PURCHASING SERVICE CREDIT

INCLUDES A *SERVICE CREDIT PURCHASE APPLICATION*

Revised November 2025

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OVERVIEW

This booklet has information on eligibility requirements and estimated costs of purchasing defined benefit service credit and includes a *Service Credit Purchase Application*. In addition to reading this booklet, you may want to attend a "Purchasing Service Credit" workshop. See the "Webinars" link on copera.org for availability.

PURCHASING PERA SERVICE CREDIT

When planning for retirement, active PERA members have the option to purchase service credit so that they may be able to do one or more of the following:

» Receive a higher benefit amount.

» Retire earlier.

» Receive a larger health care subsidy in retirement if they enroll in the PERACare Health Benefits Program.

There are three ways to purchase PERA service credit:

» Purchase service credit based on a rolled over/refunded Defined Benefit (DB) Plan account under the PERA or Denver Public Schools (DPS) benefit structures.

» Purchase service credit for any employment not covered by PERA or another mandatory retirement program.

» Purchase service credit for any sabbatical leave during which you earned partial service credit. This does not apply to DB Plan accounts under the DPS benefit structure.

See page 4 for specific provisions that apply as a result of the Denver Public Schools Retirement System (DPSRS) merger with PERA.

Who is Eligible to Purchase Service Credit?

» If your membership began before January 1, 1999, you must have one year of earned service credit and you may purchase qualified or nonqualified employment (see definitions on page 2). The total number of years you may purchase is limited to 10 years.

» If your membership began on or after January 1, 1999, you must have one year of earned service credit to purchase qualified employment (see definition on page 2) and five years of earned service credit to purchase nonqualified employment (see definition on page 2). You may purchase up to five years of nonqualified employment and the total number of years you may purchase is limited to 10 years.

» If you are a Local Government Division employee, you may qualify to purchase more than 10 years of service credit if you were employed on the date your employer affiliated with PERA and the employer affiliated with PERA after November 1, 2003. In this instance, you may purchase all pre-affiliation employment with that employer after earning one year of service credit. Purchases in excess of 10 years must be completed while employed by that employer, and payments must begin within three years of that employer's affiliation date.

What to Consider When Purchasing Service Credit

Purchasing service credit may or may not be helpful to you depending on your situation. Before you decide to purchase service credit, review the information below as it relates to you.

Benefit

» How much earlier will you be able to retire if you purchase service credit?

» How much will your benefit increase if you purchase service credit?

» How many years will you benefit from the purchase? (Consider average life expectancy for your gender, family longevity history, your health, etc.)

» What would your benefit be after taxes?

Cost

» Can you afford to purchase service credit?

» Will you use tax-paid or tax-deferred dollars to purchase service credit?

» Will it be more beneficial for you to invest the amount of the purchase with another retirement plan, and will the return on another retirement plan be better than an increased benefit with PERA?

» If you purchase service credit by rolling over money from another retirement plan, will you receive a higher benefit from PERA than you would if you take a benefit from both PERA and the other retirement plan?

Health Care

» Do you plan to join PERACare (PERA's health benefits program) when you retire?

» If you join PERACare, you may receive a subsidy toward your health care premium based on the number of years of service credit you have. In most circumstances, if your benefit is based on 20 years or more, you receive the maximum subsidy.

» If you have less than 20 years of service and you purchase service credit, the amount of your subsidy will increase.

» If you are a pre-Medicare (under age 65) retiree, you will receive a maximum subsidy of $230 ($11.50 per year of service).

» If you are Medicare-eligible, you will receive a maximum subsidy of $115 ($5.75 per year of service).

» If you retire under the DPS benefit structure and you are not eligible for Medicare Part A, you will receive a maximum subsidy of $230 ($11.50 per year of service).

Purchase Based on a Rolled Over/ Refunded Account

If you terminated employment and rolled over/refunded your DB Plan account(s), you forfeited the service credit you earned during that employment period. You may purchase all or a portion of the service credit you forfeited after returning to PERA membership and earning one year of service credit. You may only purchase service credit based on a rolled over/refunded DB Plan account within the same benefit structure (PERA or DPS) to which you are currently making contributions. See "Provisions as a Result of the DPSRS Merger" on page 3.

Please note that purchasing service credit based on a rolled over/refunded DB Plan account will not:

» Increase your earned service.

» Be used in determining your Highest Average Salary (HAS) for calculation of your PERA retirement benefit.

» Count toward eligibility to apply for the PERA Disability Program.

» Entitle you to the benefit provisions associated with the previous period of membership.

Purchase Based on Employment Not Covered by PERA

If you are an active PERA member, you may purchase service credit based on verifiable private or public employment during which salary was earned and was not covered by PERA in either the PERA or DPS benefit structures, or another mandatory retirement program. Social Security coverage, military pension coverage, and voluntary participation in a 401(k), 403(b), or 457 plan will not disqualify you from purchasing service credit for the employment period. Service credit purchased will be subject to the benefit provisions associated with your current period of membership.

You may purchase as little as a partial month of service credit and up to the maximum amount of service you have verified and are eligible to purchase.

Two Types of Employment to Purchase

1. **Qualified employment**

Defined by federal law as any U.S. employment where the employer is set up under federal, state, or local government, as well as public and private K-12 school employment, and employment with public employee organizations, such as CAPE, CEA, etc. Examples of qualified employment include:

» U.S. military service.

» Employment in a U.S. public or private K-12 school not affiliated with PERA, including schools in other states.

» Employment in a Colorado public college or university not covered by PERA or with a public college or university in other states.

» Employment with federal, state, or local government in the U.S. or its territories.

» Employment in a school operated by the U.S. government in another country.

» Employment with a PERA employer, during which you were exempted from membership.

» Periods of employment for which you were covered by PERA, but your DB Plan account was transferred from PERA to a college or university's optional retirement program, to the PERA Defined Contribution (DC) Plan, or to a plan established when your employer disaffiliated from PERA.

» Any employment concurrent with PERA employment during which you earned partial service credit (qualified or nonqualified depending upon the non-PERA employer).

2. **Nonqualified employment**

All employment which does not fit into qualified employment as defined above. Examples of nonqualified employment include:

» U.S. private sector employment.

» Employment in a U.S. private college or university.

- Verifiable periods of self-employment with the appropriate documentation.
- Any employment concurrent with PERA employment during which you earned partial service credit (nonqualified or qualified depending upon the non-PERA employer).
- Employment by a foreign government or by any foreign employer.
- Employment with a nonprofit organization.
- Contract work performed for what would otherwise be considered a qualified employer.

Employment Not Eligible for Purchase

- Any period of employment for which you are eligible for a current or future benefit or payment, including a lump-sum distribution, under any other retirement program for which participation was required (except Social Security and military service).

  Note: For members who have both a PERA benefit structure DB Plan account and DPS benefit structure DB Plan account, you may not purchase post-merger service credit into one benefit structure for which you have already received service credit (earned or purchased) in the other benefit structure.
- Any period of employment for which no monetary pay was received.

Provisions for Legislators and State Officials

Since January 2004, state legislators and other state officials covered by the PERA DC Plan have had the option to return to PERA membership. Qualified time includes time covered by the PERA DC Plan and may be purchased under the same conditions as other qualified time.

Documentation for a Purchase Based on Employment Not Covered by PERA

In order to purchase service credit, PERA must have documentation of the following:

1. Your beginning and ending dates of employment (see the Employment section of the *Service Credit Purchase Application* on page 28). These dates must be consistent with your record of salary received.
2. The salary you received during your beginning and ending dates of employment. Examples of acceptable records include:
   - The Social Security Personal Earnings and Benefit Statement (individual years must be listed). See the Social Security website at ssa.gov to print a copy of your statement or call 800-772-1213 to request this statement.
   - Year-end tax forms.
   - Paycheck stubs.
   - Former employer salary records.
   - Military discharge papers (DD form 214).
3. Certification that you are not eligible (or vested) for a current or future benefit or payment, including a lump-sum distribution, in another retirement program for which participation was required. Certification is not required for a voluntary retirement account, Social Security, or a U.S. military retirement plan.

PERA uses this information to determine the amount of service credit available for purchase. We evaluate your non-PERA employment the same way that PERA employment is evaluated for earned service credit. You receive a month of service credit for each month of employment for which you earned salary that is greater than or equal to 80 times the federal minimum wage hourly rate in effect at the time of service. If that threshold is not met with your non-PERA covered earnings, you will be eligible to purchase a partial month of service credit.

Purchase Based on Sabbatical Leave Time

This provision applies to a purchase of service credit for a DB Plan account under the PERA benefit structure and does not apply to a DB Plan account under the DPS benefit structure.

During a paid sabbatical leave, you and your employer make contributions on your partial salary. You receive full service credit if your monthly partial salary is at least 80 times the federal minimum hourly rate in effect at the time of the sabbatical. If the salary paid is not enough to earn full service credit, you may purchase the portion of service credit not earned to obtain full service credit plus salary for this period. The cost to purchase a sabbatical leave is member contributions on the difference between the partial salary paid and what the salary would have been if the sabbatical was not taken.

You may purchase the service credit while on a sabbatical leave or any time after it, but it must be purchased before terminating PERA-covered employment or your effective date of retirement. If you choose to wait to purchase this service credit, there will be an interest charge based on PERA's investment assumption rate. If you are interested in purchasing service credit for sabbatical leave, contact PERA.

Provisions as a Result of DPSRS Merger

As a result of the merger between PERA and DPSRS, you may have two DB Plan accounts—one in the PERA benefit structure and one in the DPS benefit structure. Once you select a benefit structure, all future contributions are made to the DB Plan account in the benefit structure you select, and the DB Plan account in the benefit structure you do not select is "frozen." Your frozen DB Plan account is considered inactive, and you may not purchase service credit in your frozen DB Plan account.

» If you have a DPS benefit structure DB Plan account, your purchase of service credit will be based on the rules described in this booklet.

» If you have an outstanding purchase agreement on which you are making monthly installment payments at the time that you become eligible for portability choice and you do not select the benefit structure or default into the benefit structure under which the agreement was issued, you must pay the agreement in full before the earlier of the date you submit your *Benefit Structure Choice Election* form or the end of the 60-day choice election period. If you do not complete payment in full on the agreement before the choice is made, your agreement will be canceled and your money will be returned.

» If you purchase service credit based on a rolled over/refunded DB Plan account, the following rules apply:

- If you are a member of the PERA benefit structure, you may purchase service credit based on a rolled over/refunded PERA DB Plan account, provided that the time being purchased is not concurrent with earned or purchased service credit in your PERA benefit structure DB Plan account.
- If you are a member of the DPS benefit structure, you may purchase service credit based on a rolled over/refunded DPS DB Plan account, provided that the time being purchased is not concurrent with earned or purchased service credit in your DPS benefit structure DB Plan account.

» If you purchase service credit based on employment not covered by PERA, the following rules apply:

- If you are a member of the PERA benefit structure, you may purchase a previously rolled over/refunded DB Plan account under the DPS benefit structure as long as that time is not concurrent with time, either earned or purchased, in the PERA benefit structure. This purchase will be considered a purchase of service credit for employment not covered by PERA.
- If you are a member of the DPS benefit structure, you may purchase a previously rolled over/refunded DB Plan account under the PERA benefit structure as long as that time is not concurrent with time, either earned or purchased, in the DPS benefit structure. This purchase will be considered a purchase of service credit for employment not covered by PERA.

COST TO PURCHASE SERVICE CREDIT

The cost to purchase service credit is different if you are purchasing service credit based on a rolled over/refunded DB Plan account or for employment not covered by PERA.

Cost to Purchase Service Credit Based on a Rolled Over/Refunded DB Plan Account

If your current membership in the PERA benefit structure began on or before December 31, 2006, or you are a member of the DPS benefit structure, the cost to purchase service credit based on a rolled over/refunded DB Plan account is the amount rolled over/refunded plus interest.

If your current membership in the PERA benefit structure began on or after January 1, 2007, the cost to purchase service credit based on a rolled over/refunded DB Plan account is the amount rolled over/refunded, interest, and 1% of HAS for each month purchased (the 1% goes to the annual increase reserve fund). The HAS used in this cost calculation is the higher of the HAS associated with your current DB Plan account or the HAS based on a combination of both your current and rolled over/refunded DB Plan accounts. The cost to purchase partial service credit is a prorated amount based on the amount rolled over/refunded, interest, and 1% of HAS. Interest is the actuarial investment assumption rate from the date of withdrawal to the date of payment in full.

Cost to Purchase Service Credit Based on Employment Not Covered by PERA

The cost to purchase service credit is the actuarial cost of providing the future benefit resulting from the purchase and is calculated using your HAS, your age, and your PERA membership start date.

The actuarial cost is determined by your age on the date you provide PERA with a completed *Service Credit Purchase Application* and all supporting documentation upon which a *Service Credit Purchase Agreement* is issued. If a *Service Credit Purchase Agreement* for this time is reissued at a later date, PERA will use your age as of this later date. See the "Cost to Purchase Service Credit" charts on pages 9 and 10 for percentages by age.

To estimate the cost to purchase service credit based on employment not covered by PERA, use the "Cost to Purchase" calculator on copera.org. You will need to log into your PERA account to access the calculator.

Using Tax-Deferred Funds to Purchase Service Credit

PERA service credit can be purchased using tax-deferred (pre-tax) money from certain retirement plans as allowed by the Internal Revenue Code (IRC).

» 401(a) plans: Many public and private sector defined benefit and defined contribution pension plans are qualified under IRC section 401(a). This includes the PERA DC Plan.

» 401(k) plans: These plans are set up by many private sector employers and a few public sector employers for employees to invest tax-deferred dollars for retirement. This includes the PERAPlus 401(k) Plan.

» 401(c) Keogh plans: A Keogh is a private sector pension plan set up by self-employed individuals under IRC section 401(c).

» 457 Governmental Deferred Compensation plans: These plans are set up under IRC section 457 by many public sector employers (usually states or municipalities) for employees to invest tax-deferred dollars for retirement. This includes the PERAPlus 457 Plan.

» 403(b) Tax-Sheltered Annuities/403(b)(7) Custodial Accounts: These plans are set up under IRC section 403(b) by many educational institutions and nonprofit employers for employees to invest tax-deferred dollars for retirement.

In addition, tax-deferred money from the following individual retirement accounts (IRAs) or annuities may be used to purchase service credit:

» Traditional IRAs: A regular IRA that you maintain and to which you have contributed only tax-deferred money.

» Conduit IRAs: A Conduit IRA is a special IRA under IRC section 408(a) or 408(b) that contains only tax-deferred money distributed from one of the five retirement plans listed above and includes earnings on that amount.

» SIMPLE-IRA: After two years of participation in a SIMPLE-IRA, a rollover of the SIMPLE-IRA can be used to purchase service credit.

If you have an account in one of these plans and want to use it to fund all or part of your purchase cost, you will need to contact that plan administrator to ensure that a distribution can be made from that plan and received by PERA no later than your *Service Credit Purchase Agreement* due date.

Roth IRAs, Coverdell Education Savings Accounts, and Section 529 plans cannot be used to purchase service credit. Additionally, Roth funds in the PERAPlus 401(k)/457 Plans or any other plan cannot be used to purchase service credit.

Tax-paid (after-tax) money cannot be accepted by PERA via a rollover or transfer. Any tax-paid money you may have in your plan or IRA must be paid to you and then you may write a personal check to PERA.

PERA Benefit Structure Highest Average Salary (HAS)

HAS is an average monthly salary figure, calculated by averaging several years of your highest salaries. Each year used in the calculation is a period of 12 consecutive months of service credit during which PERA contributions were paid. The number of years used in the calculation changes depending on when you became a member. If you had five years of service credit as of January 1, 2020, three years of your highest salaries will be used. If you did not have five years of service credit as of January 1, 2020, or if you began PERA membership on or after that date, five years of your highest salaries will be used.

The HAS used to calculate the cost of a *Service Credit Purchase Agreement* is based on all salaries posted as of the date the agreement is created.

DPS Benefit Structure Highest Average Salary (HAS)

For members who were eligible to retire as of January 1, 2011, HAS is the average monthly salary of the 36 months of earned service having the highest salaries as of the date of the *Service Credit Purchase Agreement*.

For members who were not eligible to retire as of January 1, 2011, the PERA benefit structure HAS as defined above applies.

Rollover Documentation

Before PERA can accept your tax-deferred money, you must provide PERA with documentation of the source of the money. If the money is coming from the tax-deferred accounts in the PERAPlus 401(k) or 457 Plans, the PERA DC Plan, or the Federal Thrift Savings Plan, this is not required. If you plan to use acceptable tax-deferred money, your *Service Credit Purchase Agreement* will include a form for your plan administrator or IRA custodian to complete and return to PERA along with or in advance of your distribution check.

If PERA unknowingly receives money that was not from one of those plans or accounts, you are responsible for any taxes assessed or penalties charged to you by the IRS.

If the plan issued your distribution check and withheld 20% of your distribution for federal income tax, you may make up the amount withheld from other sources when rolling the money into PERA.

PURCHASING SERVICE CREDIT TERMS/CONDITIONS

Paying for Purchases

» Payment for purchases may be made in a lump sum (by personal check or a rollover from another plan), monthly installments, or a combination of the two.

» Payment of the full cost of the purchase (including installment payments) must be completed while you are an active member, that is, before the earlier of your termination of PERA employment or your effective date of retirement. You are considered an active member if you are:

- Working for a PERA employer (on the employer's payroll) with member and employer contributions being received by PERA on your behalf.
- Working for a PERA employer, but are not on the employer's payroll because of your employment pattern such as school or seasonal employees who work only specific months during the year.
- On a certified leave of absence without pay from a PERA employer.

» Service credit and payments are credited to your PERA DB Plan account after the *Service Credit Purchase Agreement* is paid in full.

» Payments cannot be returned after a *Service Credit Purchase Agreement* has been paid in full unless you end employment and withdraw your entire DB Plan account.

» The purchase amount does not begin accruing interest in your DB Plan account until the *Service Credit Purchase Agreement* is paid in full.

» If you withdraw your DB Plan account, no match is paid on the purchase amount.

» Purchased service credit for previous employment that was not covered under PERA or a previously rolled over/refunded PERA DB Plan account cannot be used to become eligible for disability benefits.

» Purchased service credit cannot be used as salary in the calculation of your HAS.

» Your employer may reimburse you for the cost to purchase service credit, but your employer may not pay the purchase amount directly to PERA.

» All payments must be made from an account on which you are named as an account holder. Checks from a business account must also include your name. No lump-sum or monthly installment payments will be accepted from a spouse's account where you are not named as an account holder or any other individual account where you are not named as an account holder.

Making Installment Payments for Purchasing Service Credit

» Installments may be made over a period equal to twice the number of months being purchased, up to a maximum of 120 months. For purchases of sabbatical leave, the installment schedule is limited to the length of sabbatical leave itself.

» You are required to make the minimum payment needed through automatic deduction from your checking or savings account to complete the *Service Credit Purchase Agreement* within the above time frame.

» Interest is charged for installment payments. The interest rate is PERA's investment assumption rate in effect on the date you provide PERA with a completed *Service Credit Purchase Application* and all necessary supporting documentation.

» Installment payments are made by automatic deduction from your checking or savings account on the fifth day of the month. PERA should receive your *Service Credit Purchase Automatic Payment Authorization* form by the 25th day of the month in which your *Service Credit Purchase Agreement* is due in order to begin timely payments.

» If there are insufficient funds in your account, PERA will submit a deduction equal to the usual monthly installment amount plus any delinquent payment(s) in the month following the month(s) in which the deduction(s) were rejected due to insufficient funds.

» If more than three monthly payments do not clear your financial institution for any reason, your *Service Credit Purchase Agreement* will be canceled and payments made will be returned to you.

» You must be an active member (as described in the second bullet under "Paying for Purchases" section on page 6) each month you make an installment payment or your *Service Credit Purchase Agreement* will be canceled.

» The required monthly installment amount must be received every month while you are making installment payments, even if you have previously paid more than the required monthly installment amount.

» You may pay the total remaining balance in full at any time.

» You may use certain tax-deferred funds to purchase service credit, including the PERAPlus 401(k) Plan, the PERAPlus 457 Plan, and if eligible, the PERA DC Plan. Such payments do not replace monthly installment payments.

» If you use tax-deferred funds to purchase service credit and the cost of your *Service Credit Purchase Agreement* exceeds the transferred amount, you must pay the difference by the *Service Credit Purchase Agreement* due date or provide a *Service Credit Purchase Automatic Payment Authorization* form to PERA by the end of the month in which your *Service Credit Purchase Agreement* is due.

» Tax-deferred payments are added to the tax-deferred balance of your DB Plan account, which increases the portion of your retirement benefit that will be treated as taxable income later. Payments made with tax-paid money are added to the tax-paid balance of your DB Plan account.

» If you use tax-deferred money from one or more plan(s) or IRA(s), your payment(s) cannot exceed the amount of your *Service Credit Purchase Agreement*. Any excess amount will be returned to the custodian or plan that issued the tax-deferred check and may result in a taxable event to you.

» Tax-deferred funds will be returned to the custodian or plan that issued the tax-deferred check if your *Service Credit Purchase Agreement* is canceled.

Canceling a Service Credit Purchase Agreement

» Your *Service Credit Purchase Agreement* will be canceled and payments made (without interest) will be returned if any of the following occur:

- Your *Service Credit Purchase Automatic Payment Authorization* form is incomplete or the form is not received by PERA by the *Service Credit Purchase Agreement* due date.
- Your payments are delinquent.
- You do not pay your *Service Credit Purchase Agreement* in full.
- You stop making payments.
- You are no longer an active member and your *Service Credit Purchase Agreement* has not been paid in full.

» If you arrange for a new *Service Credit Purchase Agreement* in the future, your new cost will be recalculated according to terms and conditions in effect at the time of the recalculation, which may result in increased cost.

HOW TO PURCHASE SERVICE CREDIT

If you are ready to start the process of purchasing service credit, follow the instructions below as it pertains to your situation.

» **To purchase service credit based on a rolled over/ refunded DB Plan account:**

Call PERA's Customer Service Center at 800-759-7372. Based on the information we gather in this telephone conversation, PERA is usually able to issue a *Service Credit Purchase Agreement*.

» **To purchase service credit for employment not covered by PERA:**

Complete the *Service Credit Purchase Application* and send the form to PERA. Complete all information on the form and include copies of salary verification (see "Documentation for a Purchase Based on Employment Not Covered by PERA" on page 3). Incomplete applications will not be processed and will be returned to you. When all of the information is supplied to PERA, a *Service Credit Purchase Agreement* will be issued.

» **To purchase service credit based upon a sabbatical (does not apply to DB Plan accounts under the DPS benefit structure) during which you earned less than full service credit:**

Call PERA's Customer Service Center at 800-759-7372. If PERA has no record of your sabbatical, you will be asked to provide a *Service Credit Purchase Application* and documentation of the sabbatical from your employer. Based on this information, we are usually able to issue a *Service Credit Purchase Agreement* for the service credit.

CALCULATING YOUR COST TO PURCHASE SERVICE CREDIT

To calculate the cost to purchase service credit based on a rolled over/refunded account or for employment not covered by PERA, and to determine the effect of the purchase on your PERA benefit, use the "Purchasing Service Credit" calculators on the PERA website at copera.org. You may also contact PERA's Customer Service Center to request an estimate of your cost to purchase service credit.

The "Cost to Purchase Service Credit" charts on pages 9 and 10 lists the cost to purchase service credit percentages based on your age, PERA membership date, and division. You may use these charts for percentages used in the calculation of a purchase of service credit for employment not covered by PERA.

Estimating Your Cost to Purchase Service Credit

1. Estimate HAS (see page 3 for definitions of HAS)

3-Year HAS Calculation Example
PERA and DPS (not eligible to retire as of January 1, 2011) Members

Dates	Year	Actual Salary	Salary Used in HAS
April 2012–March 2013	Base Year	$22,013	N/A
June 2014–May 2015	Year 1	$23,050	$23,050
June 2016–May 2017	Year 2	$24,100	$24,100
June 2017–May 2018	Year 3	$25,600	$25,600
		Total Salary =	$72,750
3-Year HAS ($72,750 ÷ 36 months) =			**$2,021**

5-Year HAS Calculation Example
PERA and DPS (not eligible to retire as of January 1, 2011) Members

Dates	Year	Actual Salary	Salary Used in HAS
April 2016–March 2017	Base Year	$22,013	N/A
June 2018–May 2019	Year 1	$23,050	$23,050
June 2020–May 2021	Year 2	$24,100	$24,100
June 2021–May 2022	Year 3	$25,600	$25,600
June 2022–May 2023	Year 4	$25,600	$25,600
June 2023–May 2024	Year 5	$26,368	$26,368
		Total Salary =	$124,718
5-Year HAS ($124,718 ÷ 60 months) =			**$2,079**

2. Calculate Cost Per Month

Multiply your HAS from step 1 by your purchase cost percentage from the charts on pages 9 or 10. In these examples, the member is age 35 and not a Safety Officer**.

Cost per month (pre-December 31, 2006, PERA member with PERA 3-year HAS) $2,021 × 21.50% = $435

Cost per month (post-January 1, 2007, PERA member with PERA 5-year HAS) $2,079 × 19.65% = $409

Cost per month (DPS) $2,021 × 21.50% = $435

3. Calculate Cost Per Year

Multiply your monthly cost from step 2 by 12 months.

Cost per month (pre-December 31, 2006, PERA member with PERA 3-year HAS) $435 × 12 = $5,220

Cost per month (post-January 1, 2007, PERA member with PERA 5-year HAS) $409 × 12 = $4,908

Cost per month (DPS) $435 × 12 = $5,220

**See page 10 for the definition of Safety Officer.

Cost to Purchase Service Credit Effective March 1, 2025

As a percentage of your HAS

PERA Benefit Structure (Excluding Safety Officers**)

Age*	Hired On or Before 12/31/06	Hired On or After 1/1/07	Age*	Hired On or Before 12/31/06	Hired On or After 1/1/07
20	14.15%	12.93%	51	33.59%	30.71%
21	14.55%	13.30%	52	34.54%	31.57%
22	14.96%	13.68%	53	34.23%	31.33%
23	15.38%	14.06%	54	33.90%	31.08%
24	15.82%	14.46%	55	33.55%	30.81%
25	16.27%	14.87%	56	33.19%	30.53%
26	16.73%	15.29%	57	32.82%	30.24%
27	17.20%	15.72%	58	32.43%	29.93%
28	17.69%	16.17%	59	32.02%	29.60%
29	18.19%	16.62%	60	31.59%	29.26%
30	18.70%	17.09%	61	31.14%	28.89%
31	19.23%	17.58%	62	30.67%	28.51%
32	19.77%	18.07%	63	30.18%	28.11%
33	20.33%	18.59%	64	29.67%	27.69%
34	20.91%	19.11%	65	29.14%	27.25%
35	21.50%	19.65%	66	28.58%	26.78%
36	22.11%	20.21%	67	28.00%	26.29%
37	22.73%	20.78%	68	27.39%	25.77%
38	23.37%	21.37%	69	26.76%	25.24%
39	24.04%	21.97%	70	26.11%	24.67%
40	24.72%	22.59%	71	25.43%	24.09%
41	25.41%	23.23%	72	24.73%	23.47%
42	26.13%	23.89%	73	24.01%	22.84%
43	26.87%	24.56%	74	23.26%	22.18%
44	27.63%	25.26%	75	22.49%	21.50%
45	28.41%	25.97%	76	21.71%	20.79%
46	29.22%	26.71%	77	20.90%	20.07%
47	30.04%	27.46%	78	20.08%	19.32%
48	30.89%	28.24%	79	19.24%	18.56%
49	31.77%	29.04%	80	18.38%	17.77%
50	32.67%	29.86%			

* Your age at the time you purchase service credit.
** See page 10 for the definition of Safety Officer.

DPS Benefit Structure

Age*		Age*	
20	14.15%	51	33.59%
21	14.55%	52	34.54%
22	14.96%	53	34.23%
23	15.38%	54	33.90%
24	15.82%	55	33.55%
25	16.27%	56	33.19%
26	16.73%	57	32.82%
27	17.20%	58	32.43%
28	17.69%	59	32.02%
29	18.19%	60	31.59%
30	18.70%	61	31.14%
31	19.23%	62	30.67%
32	19.77%	63	30.18%
33	20.33%	64	29.67%
34	20.91%	65	29.14%
35	21.50%	66	28.58%
36	22.11%	67	28.00%
37	22.73%	68	27.39%
38	23.37%	69	26.76%
39	24.04%	70	26.11%
40	24.72%	71	25.43%
41	25.41%	72	24.73%
42	26.13%	73	24.01%
43	26.87%	74	23.26%
44	27.63%	75	22.49%
45	28.41%	76	21.71%
46	29.22%	77	20.90%
47	30.04%	78	20.08%
48	30.89%	79	19.24%
49	31.77%	80	18.38%
50	32.67%		

* Your age at the time you purchase service credit.

Cost to Purchase Service Credit Effective March 1, 2025

As a percentage of your HAS

Safety Officers**

Age*	Hired On or Before 12/31/06	Hired On or After 1/1/07
20	15.21%	13.87%
21	15.64%	14.26%
22	16.09%	14.66%
23	16.54%	15.08%
24	17.01%	15.50%
25	17.49%	15.94%
26	17.99%	16.39%
27	18.49%	16.86%
28	19.02%	17.33%
29	19.56%	17.82%
30	20.11%	18.33%
31	20.68%	18.85%
32	21.26%	19.38%
33	21.86%	19.93%
34	22.48%	20.49%
35	23.12%	21.07%
36	23.77%	21.67%
37	24.44%	22.28%
38	25.14%	22.91%
39	25.85%	23.56%
40	26.58%	24.22%
41	27.33%	24.91%
42	28.10%	25.61%
43	28.90%	26.34%
44	29.71%	27.08%
45	30.55%	27.85%
46	31.42%	28.64%
47	32.31%	29.45%
48	33.22%	30.28%
49	34.16%	31.14%
50	35.13%	32.02%
51	34.84%	31.80%
52	34.54%	31.57%
53	34.23%	31.33%
54	33.90%	31.08%
55	33.55%	30.81%
56	33.19%	30.53%
57	32.82%	30.24%
58	32.43%	29.93%
59	32.02%	29.60%
60	31.59%	29.26%
61	31.14%	28.89%
62	30.67%	28.51%
63	30.18%	28.11%
64	29.67%	27.69%
65	29.14%	27.25%
66	28.58%	26.78%
67	28.00%	26.29%
68	27.39%	25.77%
69	26.76%	25.24%
70	26.11%	24.67%
71	25.43%	24.09%
72	24.73%	23.47%
73	24.01%	22.84%
74	23.26%	22.18%
75	22.49%	21.50%
76	21.71%	20.79%
77	20.90%	20.07%
78	20.08%	19.32%
79	19.24%	18.56%
80	18.38%	17.77%

* Your age at the time you purchase service credit.
** See the definition of Safety Officer to the right.

Definition of Safety Officer

For the purposes of PERA benefits, "Safety Officers" include the following employees:

- Peace officers with the Colorado State Patrol and Colorado Bureau of Investigation.
- County sheriffs, undersheriffs, deputy sheriffs, noncertified deputy sheriffs, and detention officers in the Local Government Division whose PERA membership began on or after January 1, 2020.
- Corrections officers classified as I through IV in the State Division whose PERA membership began on or after January 1, 2020.
- Firefighters classified as I through VII employed with the Colorado Division of Fire Prevention and Control, beginning with service earned on or after July 1, 2020.
- Wildlife officers and parks and recreation officers employed with the Colorado Division of Parks and Wildlife whose employment in these roles began on or after January 1, 2011, beginning with service earned on or after July 1, 2023.
- County coroners and deputy coroners elected, reelected, or appointed by a Local Government Division employer on or after January 1, 2021, beginning with service earned on or after January 1, 2025.
- Duly sworn employees of the Division of Fire Prevention and Control in the Department of Public Safety whose duties include structural or wildlife management, wildfire response, life-fire training, or wildfire leadership, beginning with service earned on or after July 1, 2025.

Note: In state statute, these professionals are defined as "State Troopers."

HIGHEST AVERAGE SALARY PERCENTAGES TABLES

Please refer to the chart below to determine which table applies to you. Once you locate your table, choose the number of years of service from the left-hand column (years you plan to purchase plus your earned service credit) and the age you will be when you retire (row at the top of table) to see the percentage of HAS used in the retirement benefit calculation.

Note: The shaded areas on the tables indicate reduced retirement percentages. The percentages in the shaded areas on the PERA 2, PERA 4, PERA 6, PERA 7, PERA 8, PERA 9, DPS 3, DPS 4, Safety Officers 2, and Safety Officers 3 tables ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

Benefit Structure	Membership Date	Five Years of Service Credit as of January 1, 2011	Retirement Eligibility	Table
PERA	On or before June 30, 2005	Yes	Eligible January 1, 2011	PERA 1
PERA	On or before June 30, 2005	Yes	Not eligible January 1, 2011	PERA 2
PERA	Between July 1, 2005, and December 31, 2006	Yes	Eligible January 1, 2011	PERA 3
PERA	Between July 1, 2005, and December 31, 2006	Yes	Not eligible January 1, 2011	PERA 4
PERA	Between January 1, 2007, and December 31, 2010	N/A	Eligible January 1, 2011	PERA 5
PERA	Between January 1, 2007, and December 31, 2010	N/A	Not eligible January 1, 2011	PERA 6
PERA	On or before December 31, 2006	No	N/A	PERA 6
PERA	Between January 1, 2011, and December 31, 2016	N/A	N/A	PERA 7
PERA	Between January 1, 2017, and December 31, 2019, and the most recent 10 years of service were in the School or DPS Divisions	N/A	N/A	PERA 7
PERA	Between January 1, 2017, and December 31, 2019	N/A	N/A	PERA 8
PERA	On or after January 1, 2020	N/A	N/A	PERA 9
DPS	On or before June 30, 2005	Yes	Eligible January 1, 2011	DPS 1
DPS	Between July 1, 2005, and December 31, 2009	Yes	Eligible January 1, 2011	DPS 2
DPS	On or before December 31, 2009	Yes	Not eligible January 1, 2011	DPS 3
DPS	On or before December 31, 2009	No	N/A	DPS 4
Safety Officers	On or before December 31, 2019	N/A	Eligible January 1, 2011	Safety Officers 1
Safety Officers	On or before December 31, 2019	N/A	Not eligible January 1, 2011	Safety Officers 2
Safety Officers	On or after January 1, 2020	N/A	N/A	Safety Officers 3

DPS 1

DPS Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option A

Use this table if you began membership under the DPS benefit structure on or before June 30, 2005, had five years of service credit on January 1, 2011, and were eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5																					12.5
6																					15.0
7																					17.5
8																					20.0
9																					22.5
10																					25.0
11																					27.5
12																					30.0
13					No retirement benefits payable.																32.5
14																					35.0
15											**22.5**	**24.0**	**25.5**	**27.0**	**28.5**	**30.0**	**31.5**	**33.0**	**34.5**	**36.0**	37.5
16											**25.6**	**25.6**	**27.2**	**28.8**	**30.4**	**32.0**	**33.6**	**35.2**	**36.8**	**38.4**	40.0
17											**28.9**	**28.9**	**28.9**	**30.6**	**32.3**	**34.0**	**35.7**	**37.4**	**39.1**	**40.8**	42.5
18											**32.4**	**32.4**	**32.4**	**32.4**	**34.2**	**36.0**	**37.8**	**39.6**	**41.4**	**43.2**	45.0
19											**36.1**	**36.1**	**36.1**	**36.1**	**36.1**	**38.0**	**39.9**	**41.8**	**43.7**	**45.6**	47.5
20											**40.0**	**40.0**	**40.0**	**40.0**	**40.0**	**40.0**	**42.0**	**44.0**	**46.0**	**48.0**	50.0
21											**44.1**	**44.1**	**44.1**	**44.1**	**44.1**	**44.1**	**44.1**	**46.2**	**48.3**	**50.4**	52.5
22											**48.4**	**48.4**	**48.4**	**48.4**	**48.4**	**48.4**	**48.4**	**48.4**	**50.6**	**52.8**	55.0
23											**52.9**	**52.9**	**52.9**	**52.9**	**52.9**	**52.9**	**52.9**	**52.9**	**52.9**	**55.2**	57.5
24											**57.6**	**57.6**	**57.6**	**57.6**	**57.6**	**57.6**	**57.6**	**57.6**	**57.6**	**57.6**	60.0
25	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**52.5**	**55.0**	**57.5**	**60.0**	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	**52.0**	**54.6**	**54.6**	**54.6**	**54.6**	**54.6**	**54.6**	**57.2**	**59.8**	**62.4**	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	**54.0**	**56.7**	**59.4**	**59.4**	**59.4**	**59.4**	**59.4**	**59.4**	**62.1**	**64.8**	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	**56.0**	**58.8**	**61.6**	**64.4**	**64.4**	**64.4**	**64.4**	**64.4**	**64.4**	**67.2**	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29		**60.9**	**63.8**	**66.7**	**69.6**	**69.6**	**69.6**	**69.6**	**69.6**	**69.6**	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30			**66.0**	**69.0**	**72.0**	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31				**71.3**	**74.4**	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32					**76.8**	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33						82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34							85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35								87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5
36									90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0
37					Assumed minimum age of employee as 17 years when first employed					92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5
38											95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0
39												97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5
40+													100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The bold shaded areas indicate reduced retirement percentages.

Note: If you are an inactive member with five or more years of earned service credit and you were not eligible for retirement at the time you terminated employment (inactive vested deferred), you are only eligible to retire when you reach full service retirement eligibility (unshaded percentages in the table above).

Effective January 1, 2011

DPS 2

DPS Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option A

Use this table if you began membership under the DPS benefit structure between July 1, 2005, and December 31, 2009, had five years of service credit on January 1, 2011, and were eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5																					12.50
6																					15.00
7																					17.50
8																					20.00
9																					22.50
10																					25.00
11																					27.50
12																					30.00
13					No retirement benefits payable.																32.50
14																					35.00
15											**15.00**	**17.25**	**19.50**	**21.75**	**24.00**	**26.25**	**28.50**	**30.75**	**33.00**	**35.25**	37.50
16											**18.40**	**18.40**	**20.80**	**23.20**	**25.60**	**28.00**	**30.40**	**32.80**	**35.20**	**37.60**	40.00
17											**22.10**	**22.10**	**22.10**	**24.65**	**27.20**	**29.75**	**32.30**	**34.85**	**37.40**	**39.95**	42.50
18											**26.10**	**26.10**	**26.10**	**26.10**	**28.80**	**31.50**	**34.20**	**36.90**	**39.60**	**42.30**	45.00
19											**30.40**	**30.40**	**30.40**	**30.40**	**30.40**	**33.25**	**36.10**	**38.95**	**41.80**	**44.65**	47.50
20											**35.00**	**35.00**	**35.00**	**35.00**	**35.00**	**35.00**	**38.00**	**41.00**	**44.00**	**47.00**	50.00
21											**39.90**	**39.90**	**39.90**	**39.90**	**39.90**	**39.90**	**39.90**	**43.05**	**46.20**	**49.35**	52.50
22											**45.10**	**45.10**	**45.10**	**45.10**	**45.10**	**45.10**	**45.10**	**45.10**	**48.40**	**51.70**	55.00
23											**50.60**	**50.60**	**50.60**	**50.60**	**50.60**	**50.60**	**50.60**	**50.60**	**50.60**	**54.05**	57.50
24											**56.40**	**56.40**	**56.40**	**56.40**	**56.40**	**56.40**	**56.40**	**56.40**	**56.40**	**56.40**	60.00
25	**43.75**	**43.75**	**43.75**	**43.75**	**43.75**	**43.75**	**47.50**	**51.25**	**55.00**	**58.75**	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50	62.50
26	**45.50**	**49.40**	**49.40**	**49.40**	**49.40**	**49.40**	**49.40**	**53.30**	**57.20**	**61.10**	65.00	65.00	65.00	65.00	65.00	65.00	65.00	65.00	65.00	65.00	65.00
27	**47.25**	**51.30**	**55.35**	**55.35**	**55.35**	**55.35**	**55.35**	**55.35**	**59.40**	**63.45**	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50	67.50
28	**49.00**	**53.20**	**57.40**	**61.60**	**61.60**	**61.60**	**61.60**	**61.60**	**61.60**	**65.80**	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00
29		**55.10**	**59.45**	**63.80**	**68.15**	**68.15**	**68.15**	**68.15**	**68.15**	**68.15**	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50
30			**61.50**	**66.00**	**70.50**	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00
31				**68.20**	**72.85**	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50	77.50
32					**75.20**	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
33						82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50	82.50
34							85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00
35								87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50	87.50
36				Assumed minimum age of employee as 17 years when first employed					90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00
37										92.50	92.50	92.50	92.50	92.50	92.50	92.50	92.50	92.50	92.50	92.50	92.50
38											95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00	95.00
39												97.50	97.50	97.50	97.50	97.50	97.50	97.50	97.50	97.50	97.50
40+													100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The bold shaded areas indicate reduced retirement percentages.

Note: If you are an inactive member with five or more years of earned service credit and you were not eligible for retirement at the time you terminated employment (inactive vested deferred), you are only eligible to retire when you reach full service retirement eligibility (unshaded percentages in the table above).

Effective January 1, 2011

DPS 3

DPS Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option A

Use this table if you began membership under the DPS benefit structure on or before December 31, 2009, had five years of service credit on January 1, 2011, and were not eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement																									
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5																										12.5
6																										15.0
7																										17.5
8																										20.0
9																										22.5
10																										25.0
11						No retirement benefits payable.																				27.5
12																										30.0
13																										32.5
14																										35.0
15																**15.6**	**16.9**	**18.4**	**20.0**	**21.8**	**23.8**	**26.0**	**28.5**	**31.2**	**34.2**	37.5
16																**18.2**	**18.1**	**19.6**	**21.4**	**23.3**	**25.4**	**27.8**	**30.4**	**33.2**	**36.4**	40.0
17																**21.2**	**21.1**	**20.9**	**22.7**	**24.8**	**27.0**	**29.5**	**32.3**	**35.3**	**38.7**	42.5
18																**24.6**	**24.4**	**24.3**	**24.1**	**26.2**	**28.6**	**31.2**	**34.2**	**37.4**	**41.0**	45.0
19																**28.4**	**28.2**	**28.1**	**27.9**	**27.7**	**30.2**	**33.0**	**36.1**	**39.5**	**43.3**	47.5
20																**32.7**	**32.5**	**32.3**	**32.2**	**32.0**	**31.8**	**34.7**	**38.0**	**41.5**	**45.5**	50.0
21																**37.4**	**37.3**	**37.1**	**37.0**	**36.8**	**36.6**	**36.4**	**39.8**	**43.6**	**47.8**	52.5
22																**42.7**	**42.6**	**42.5**	**42.4**	**42.2**	**42.1**	**41.9**	**41.7**	**45.7**	**50.1**	55.0
23																**48.6**	**48.5**	**48.5**	**48.4**	**48.3**	**48.2**	**48.0**	**47.9**	**47.8**	**52.4**	57.5
24																**55.2**	**55.2**	**55.1**	**55.1**	**55.0**	**54.9**	**54.9**	**54.8**	**54.7**	**54.7**	60.0
25	**28.8**	**31.1**	**33.5**	**36.2**	**39.1**	**42.2**	**42.1**	**42.0**	**41.9**	**41.8**	**41.6**	**45.1**	**48.9**	**53.0**	**57.5**	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	**30.0**	**32.3**	**34.9**	**37.7**	**40.7**	**43.9**	**47.4**	**47.3**	**47.2**	**47.1**	**47.0**	**46.9**	**50.8**	**55.1**	**59.8**	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	**31.1**	**33.6**	**36.2**	**39.1**	**42.2**	**45.6**	**49.3**	**53.3**	**53.2**	**53.1**	**53.0**	**52.9**	**52.8**	**57.3**	**62.1**	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	**32.3**	**34.8**	**37.6**	**40.6**	**43.8**	**47.3**	**51.1**	**55.2**	**59.7**	**59.7**	**59.6**	**59.5**	**59.5**	**59.4**	**64.4**	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29							**52.9**	**57.2**	**61.9**	**67.0**	**66.9**	**66.9**	**66.8**	**66.8**	**66.8**	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30								**59.2**	**64.0**	**69.3**	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31									**66.1**	**71.6**	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32										**73.9**	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33											82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34												85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35													87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5
36						Assumed minimum age of employee as 17 years when first employed.								90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0
37															92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5
38																95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0
39																	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5
40+																		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

Final calculations are made to the exact amount of service you earn, not necessarily even years.

Note: If you are an inactive member with five or more years of earned service credit and you were not eligible for retirement at the time you terminated employment (inactive vested deferred), you are only eligible to retire when you reach full service retirement eligibility (unshaded percentages in the table above).

Effective March 1, 2025

DPS 4

DPS Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option A

Use this table if you began membership under the DPS benefit structure on or before December 31, 2009, and had less than five years of service credit on January 1, 2011.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										**7.9**	**8.7**	**9.5**	**10.4**	**11.4**	12.5
6											**9.5**	**10.4**	**11.4**	**12.5**	**13.7**	15.0
7											**11.1**	**12.1**	**13.3**	**14.5**	**15.9**	17.5
8											**12.7**	**13.9**	**15.2**	**16.6**	**18.2**	20.0
9											**14.3**	**15.6**	**17.1**	**18.7**	**20.5**	22.5
10											**15.9**	**17.4**	**19.0**	**20.8**	**22.8**	25.0
11											**17.5**	**19.1**	**20.9**	**22.9**	**25.0**	27.5
12											**19.1**	**20.8**	**22.8**	**24.9**	**27.3**	30.0
13											**20.7**	**22.6**	**24.7**	**27.0**	**29.6**	32.5
14											**22.2**	**24.3**	**26.6**	**29.1**	**31.9**	35.0
15											**23.8**	**26.0**	**28.5**	**31.2**	**34.2**	37.5
16											**26.7**	**27.8**	**30.4**	**33.2**	**36.4**	40.0
17											**29.7**	**30.9**	**32.3**	**35.3**	**38.7**	42.5
18											**32.9**	**34.3**	**35.8**	**37.4**	**41.0**	45.0
19											**36.3**	**37.9**	**39.6**	**41.4**	**43.3**	47.5
20						**32.7**	**34.0**	**35.4**	**36.9**	**38.4**	**40.1**	**41.8**	**43.7**	**45.6**	**47.8**	50.0
21						**35.9**	**37.3**	**38.8**	**40.4**	**42.2**	**44.0**	**45.9**	**48.0**	**50.2**	52.5	52.5
22						**39.2**	**40.8**	**42.5**	**44.3**	**46.2**	**48.2**	**50.3**	**52.6**	55.0	55.0	55.0
23						**42.8**	**44.5**	**46.4**	**48.4**	**50.5**	**52.6**	**55.0**	57.5	57.5	57.5	57.5
24						**46.6**	**48.6**	**50.6**	**52.8**	**55.0**	**57.5**	60.0	60.0	60.0	60.0	60.0
25	**41.6**	**43.3**	**45.0**	**46.8**	**48.7**	**50.7**	**52.8**	**55.0**	**57.3**	**59.9**	62.5	62.5	62.5	62.5	62.5	62.5
26	**43.3**	**46.9**	**48.8**	**50.7**	**52.8**	**55.0**	**57.3**	**59.7**	**62.3**	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	**45.0**	**48.7**	**52.8**	**55.0**	**57.2**	**59.6**	**62.0**	**64.7**	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	**46.6**	**50.5**	**54.7**	**59.4**	**61.9**	**64.4**	**67.2**	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	**48.3**	**52.3**	**56.7**	**61.5**	**66.7**	**69.6**	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	**50.0**	**54.1**	**58.7**	**63.6**	**69.1**	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	**56.1**	**55.9**	**60.6**	**65.7**	**71.4**	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	**62.8**	**62.7**	**62.6**	**67.9**	**73.7**	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	**70.3**	**70.2**	**70.1**	**70.0**	**76.0**	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	**78.5**	**78.4**	**78.4**	**78.3**	**78.3**	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Note: If you are an inactive member with five or more years of earned service credit and you were not eligible for retirement at the time you terminated employment (inactive vested deferred), you are only eligible to retire when you reach full service retirement eligibility (unshaded percentages in the table above).

Effective March 1, 2025

PERA 1

PERA Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership on or before June 30, 2005, had five years of service credit on January 1, 2011, and were eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										**10.0**	**10.5**	**11.0**	**11.5**	**12.0**	12.5
6											**12.0**	**12.6**	**13.2**	**13.8**	**14.4**	15.0
7											**14.0**	**14.7**	**15.4**	**16.1**	**16.8**	17.5
8											**16.0**	**16.8**	**17.6**	**18.4**	**19.2**	20.0
9											**18.0**	**18.9**	**19.8**	**20.7**	**21.6**	22.5
10											**20.0**	**21.0**	**22.0**	**23.0**	**24.0**	25.0
11											**22.6**	**23.1**	**24.2**	**25.3**	**26.4**	27.5
12											**25.2**	**25.8**	**26.4**	**27.6**	**28.8**	30.0
13											**28.0**	**28.6**	**29.3**	**29.9**	**31.2**	32.5
14											**30.8**	**31.5**	**32.2**	**32.9**	**33.6**	35.0
15											**33.8**	**34.5**	**35.3**	**36.0**	**36.8**	37.5
16											**36.8**	**37.6**	**38.4**	**39.2**	40.0	40.0
17											**40.0**	**40.8**	**41.7**	42.5	42.5	42.5
18											**43.2**	**44.1**	45.0	45.0	45.0	45.0
19											**46.6**	47.5	47.5	47.5	47.5	47.5
20						**46.3**	**47.0**	**47.8**	**48.5**	**49.3**	50.0	50.0	50.0	50.0	50.0	50.0
21						**49.4**	**50.1**	**50.9**	**51.7**	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22						**52.5**	**53.4**	**54.2**	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23						**55.8**	**56.6**	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24						**59.1**	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25	**43.8**	**47.5**	**51.3**	**55.0**	**58.8**	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	**49.4**	**49.4**	**53.3**	**57.2**	**61.1**	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	**55.4**	**55.4**	**55.4**	**59.4**	**63.5**	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	**61.6**	**61.6**	**61.6**	**61.6**	**65.8**	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	**68.2**	**68.2**	**68.2**	**68.2**	**68.2**	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Effective January 1, 2011

PERA 2

PERA Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership on or before June 30, 2005, had five years of service credit on January 1, 2011, and were not eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										**7.9**	**8.7**	**9.5**	**10.4**	**11.4**	12.5
6											**9.5**	**10.4**	**11.4**	**12.5**	**13.7**	15.0
7											**11.1**	**12.1**	**13.3**	**14.5**	**15.9**	17.5
8											**12.7**	**13.9**	**15.2**	**16.6**	**18.2**	20.0
9											**14.3**	**15.6**	**17.1**	**18.7**	**20.5**	22.5
10											**15.9**	**17.4**	**19.0**	**20.8**	**22.8**	25.0
11											**18.3**	**19.1**	**20.9**	**22.9**	**25.0**	27.5
12											**20.9**	**21.8**	**22.8**	**24.9**	**27.3**	30.0
13											**23.8**	**24.8**	**25.9**	**27.0**	**29.6**	32.5
14											**26.8**	**28.0**	**29.2**	**30.5**	**31.9**	35.0
15											**30.0**	**31.3**	**32.8**	**34.2**	**35.8**	37.5
16											**33.5**	**35.0**	**36.5**	**38.2**	40.0	40.0
17											**37.3**	**38.9**	**40.7**	42.5	42.5	42.5
18											**41.2**	**43.1**	45.0	45.0	45.0	45.0
19											**45.5**	47.5	47.5	47.5	47.5	47.5
20						**40.6**	**42.2**	**44.0**	**45.9**	**47.9**	50.0	50.0	50.0	50.0	50.0	50.0
21						**44.4**	**46.3**	**48.2**	**50.3**	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22						**48.6**	**50.6**	**52.8**	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23						**52.9**	**55.2**	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24						**57.6**	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25	**41.6**	**45.1**	**48.9**	**53.0**	**57.5**	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	**47.0**	**46.9**	**50.8**	**55.1**	**59.8**	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	**53.0**	**52.9**	**52.8**	**57.3**	**62.1**	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	**59.6**	**59.5**	**59.5**	**59.4**	**64.4**	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	**66.9**	**66.9**	**66.8**	**66.8**	**66.7**	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Effective March 1, 2025

PERA 3

PERA Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership between July 1, 2005, and December 31, 2006, had five years of service credit on January 1, 2011, and were eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										**10.0**	**10.5**	**11.0**	**11.5**	**12.0**	12.5
6											**12.0**	**12.6**	**13.2**	**13.8**	**14.4**	15.0
7											**14.0**	**14.7**	**15.4**	**16.1**	**16.8**	17.5
8											**16.0**	**16.8**	**17.6**	**18.4**	**19.2**	20.0
9											**18.0**	**18.9**	**19.8**	**20.7**	**21.6**	22.5
10											**20.0**	**21.0**	**22.0**	**23.0**	**24.0**	25.0
11											**22.6**	**23.1**	**24.2**	**25.3**	**26.4**	27.5
12											**25.2**	**25.8**	**26.4**	**27.6**	**28.8**	30.0
13											**28.0**	**28.6**	**29.3**	**29.9**	**31.2**	32.5
14											**30.8**	**31.5**	**32.2**	**32.9**	**33.6**	35.0
15											**33.8**	**34.5**	**35.3**	**36.0**	**36.8**	37.5
16											**36.8**	**37.6**	**38.4**	**39.2**	40.0	40.0
17											**40.0**	**40.8**	**41.7**	42.5	42.5	42.5
18											**43.2**	**44.1**	45.0	45.0	45.0	45.0
19											**46.6**	47.5	47.5	47.5	47.5	47.5
20						**46.3**	**47.0**	**47.8**	**48.5**	**49.3**	50.0	50.0	50.0	50.0	50.0	50.0
21						**49.4**	**50.1**	**50.9**	**51.7**	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22						**52.5**	**53.4**	**54.2**	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23						**55.8**	**56.6**	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24						**59.1**	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25	**43.8**	**47.5**	**51.3**	**55.0**	**58.8**	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	**45.5**	**49.4**	**53.3**	**57.2**	**61.1**	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	**47.3**	**51.3**	**55.4**	**59.4**	**63.5**	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	**49.0**	**53.2**	**57.4**	**61.6**	**65.8**	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	**50.8**	**55.1**	**59.5**	**63.8**	**68.2**	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	**52.5**	**57.0**	**61.5**	**66.0**	**70.5**	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	**58.9**	**58.9**	**63.6**	**68.2**	**72.9**	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	**65.6**	**65.6**	**65.6**	**70.4**	**75.2**	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	**72.6**	**72.6**	**72.6**	**72.6**	**77.6**	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	**79.9**	**79.9**	**79.9**	**79.9**	**79.9**	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Effective January 1, 2011

PERA 4

PERA Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership between July 1, 2005, and December 31, 2006, had five years of service credit on January 1, 2011, and were not eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										**7.9**	**8.7**	**9.5**	**10.4**	**11.4**	12.5
6											**9.5**	**10.4**	**11.4**	**12.5**	**13.7**	15.0
7											**11.1**	**12.1**	**13.3**	**14.5**	**15.9**	17.5
8											**12.7**	**13.9**	**15.2**	**16.6**	**18.2**	20.0
9											**14.3**	**15.6**	**17.1**	**18.7**	**20.5**	22.5
10											**15.9**	**17.4**	**19.0**	**20.8**	**22.8**	25.0
11											**18.3**	**19.1**	**20.9**	**22.9**	**25.0**	27.5
12											**20.9**	**21.8**	**22.8**	**24.9**	**27.3**	30.0
13											**23.8**	**24.8**	**25.9**	**27.0**	**29.6**	32.5
14											**26.8**	**28.0**	**29.2**	**30.5**	**31.9**	35.0
15											**30.0**	**31.3**	**32.8**	**34.2**	**35.8**	37.5
16											**33.5**	**35.0**	**36.5**	**38.2**	40.0	40.0
17											**37.3**	**38.9**	**40.7**	42.5	42.5	42.5
18											**41.2**	**43.1**	45.0	45.0	45.0	45.0
19											**45.5**	47.5	47.5	47.5	47.5	47.5
20						**40.6**	**42.2**	**44.0**	**45.9**	**47.9**	50.0	50.0	50.0	50.0	50.0	50.0
21						**44.4**	**46.3**	**48.2**	**50.3**	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22						**48.6**	**50.6**	**52.8**	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23						**52.9**	**55.2**	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24						**57.6**	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25	**41.6**	**45.1**	**48.9**	**53.0**	**57.5**	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	**43.3**	**46.9**	**50.8**	**55.1**	**59.8**	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	**45.0**	**48.7**	**52.8**	**57.3**	**62.1**	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	**46.6**	**50.5**	**54.7**	**59.4**	**64.4**	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	**48.3**	**52.3**	**56.7**	**61.5**	**66.7**	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	**50.0**	**54.1**	**58.7**	**63.6**	**69.1**	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	**56.1**	**55.9**	**60.6**	**65.7**	**71.4**	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	**62.8**	**62.7**	**62.6**	**67.9**	**73.7**	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	**70.3**	**70.2**	**70.1**	**70.0**	**76.0**	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	**78.5**	**78.4**	**78.4**	**78.3**	**78.3**	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Effective March 1, 2025

PERA 5

PERA Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership between January 1, 2007, and December 31, 2010, and were eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										**10.0**	**10.5**	**11.0**	**11.5**	**12.0**	12.5
6											**12.0**	**12.6**	**13.2**	**13.8**	**14.4**	15.0
7											**14.0**	**14.7**	**15.4**	**16.1**	**16.8**	17.5
8											**16.0**	**16.8**	**17.6**	**18.4**	**19.2**	20.0
9											**18.0**	**18.9**	**19.8**	**20.7**	**21.6**	22.5
10											**20.0**	**21.0**	**22.0**	**23.0**	**24.0**	25.0
11											**22.0**	**23.1**	**24.2**	**25.3**	**26.4**	27.5
12											**24.0**	**25.2**	**26.4**	**27.6**	**28.8**	30.0
13											**26.0**	**27.3**	**28.6**	**29.9**	**31.2**	32.5
14											**28.0**	**29.4**	**30.8**	**32.2**	**33.6**	35.0
15											**30.0**	**31.5**	**33.0**	**34.5**	**36.0**	37.5
16											**32.8**	**33.6**	**35.2**	**36.8**	**38.4**	40.0
17											**35.7**	**36.6**	**37.4**	**39.1**	**40.8**	42.5
18											**38.7**	**39.6**	**40.5**	**41.4**	**43.2**	45.0
19											**41.8**	**42.8**	**43.7**	**44.7**	**45.6**	47.5
20						**42.5**	**43.0**	**43.5**	**44.0**	**44.5**	**45.0**	**46.0**	**47.0**	**48.0**	**49.0**	50.0
21						**45.4**	**46.2**	**46.7**	**47.3**	**47.8**	**48.3**	**49.4**	**50.4**	**51.5**	52.5	52.5
22						**48.4**	**49.2**	**50.1**	**50.6**	**51.2**	**51.7**	**52.8**	**53.9**	55.0	55.0	55.0
23						**51.5**	**52.3**	**53.2**	**54.1**	**54.6**	**55.2**	**56.4**	57.5	57.5	57.5	57.5
24						**54.6**	**55.5**	**56.4**	**57.3**	**58.2**	**58.8**	60.0	60.0	60.0	60.0	60.0
25	**43.8**	**46.6**	**49.4**	**52.2**	**55.0**	**57.8**	**58.8**	**59.7**	**60.6**	**61.6**	62.5	62.5	62.5	62.5	62.5	62.5
26	**45.5**	**49.4**	**52.3**	**55.3**	**58.2**	**61.1**	**62.1**	**63.1**	**64.0**	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	**47.3**	**51.3**	**55.4**	**58.4**	**61.4**	**64.5**	**65.5**	**66.5**	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	**49.0**	**53.2**	**57.4**	**61.6**	**64.8**	**67.9**	**69.0**	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	**50.8**	**55.1**	**59.5**	**63.8**	**68.2**	**71.4**	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	**52.5**	**57.0**	**61.5**	**66.0**	**70.5**	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	**58.9**	**58.9**	**63.6**	**68.2**	**72.9**	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	**65.6**	**65.6**	**65.6**	**70.4**	**75.2**	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	**72.6**	**72.6**	**72.6**	**72.6**	**77.6**	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	**79.9**	**79.9**	**79.9**	**79.9**	**79.9**	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Effective January 1, 2011

PERA 6

PERA Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership between January 1, 2007, and December 31, 2010, and were not eligible to receive a benefit on January 1, 2011.
Also, this table applies to you if you began membership on or before December 31, 2006, and had less than five years of service credit on January 1, 2011.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										7.9	8.7	9.5	10.4	11.4	12.5
6											9.5	10.4	11.4	12.5	13.7	15.0
7											11.1	12.1	13.3	14.5	15.9	17.5
8											12.7	13.9	15.2	16.6	18.2	20.0
9											14.3	15.6	17.1	18.7	20.5	22.5
10											15.9	17.4	19.0	20.8	22.8	25.0
11											17.5	19.1	20.9	22.9	25.0	27.5
12											19.1	20.8	22.8	24.9	27.3	30.0
13											20.7	22.6	24.7	27.0	29.6	32.5
14											22.2	24.3	26.6	29.1	31.9	35.0
15											23.8	26.0	28.5	31.2	34.2	37.5
16											26.7	27.8	30.4	33.2	36.4	40.0
17											29.7	30.9	32.3	35.3	38.7	42.5
18											32.9	34.3	35.8	37.4	41.0	45.0
19											36.3	37.9	39.6	41.4	43.3	47.5
20						32.7	34.0	35.4	36.9	38.4	40.1	41.8	43.7	45.6	47.8	50.0
21						35.9	37.3	38.8	40.4	42.2	44.0	45.9	48.0	50.2	52.5	52.5
22						39.2	40.8	42.5	44.3	46.2	48.2	50.3	52.6	55.0	55.0	55.0
23						42.8	44.5	46.4	48.4	50.5	52.6	55.0	57.5	57.5	57.5	57.5
24						46.6	48.6	50.6	52.8	55.0	57.5	60.0	60.0	60.0	60.0	60.0
25	41.6	43.3	45.0	46.8	48.7	50.7	52.8	55.0	57.3	59.9	62.5	62.5	62.5	62.5	62.5	62.5
26	43.3	46.9	48.8	50.7	52.8	55.0	57.3	59.7	62.3	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	45.0	48.7	52.8	55.0	57.2	59.6	62.0	64.7	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	46.6	50.5	54.7	59.4	61.9	64.4	67.2	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	48.3	52.3	56.7	61.5	66.7	69.6	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	50.0	54.1	58.7	63.6	69.1	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	56.1	55.9	60.6	65.7	71.4	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	62.8	62.7	62.6	67.9	73.7	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	70.3	70.2	70.1	70.0	76.0	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	78.5	78.4	78.4	78.3	78.3	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Effective March 1, 2025

PERA 7

PERA Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership between January 1, 2011, and December 31, 2016, or you began membership between January 1, 2017, and December 31, 2019, and your most recent 10 years of service were in the School or DPS Divisions.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										7.9	8.7	9.5	10.4	11.4	12.5
6											9.5	10.4	11.4	12.5	13.7	15.0
7											11.1	12.1	13.3	14.5	15.9	17.5
8											12.7	13.9	15.2	16.6	18.2	20.0
9											14.3	15.6	17.1	18.7	20.5	22.5
10											15.9	17.4	19.0	20.8	22.8	25.0
11											17.5	19.1	20.9	22.9	25.0	27.5
12											19.1	20.8	22.8	24.9	27.3	30.0
13											20.7	22.6	24.7	27.0	29.6	32.5
14											22.2	24.3	26.6	29.1	31.9	35.0
15											23.8	26.0	28.5	31.2	34.2	37.5
16											25.4	27.8	30.4	33.2	36.4	40.0
17											27.0	29.5	32.3	35.3	38.7	42.5
18											28.6	31.2	34.2	37.4	41.0	45.0
19											31.7	33.0	36.1	39.5	43.3	47.5
20						28.6	29.7	30.9	32.2	33.5	34.9	36.4	38.0	41.5	45.5	50.0
21						31.4	32.7	34.0	35.4	36.8	38.4	40.0	41.8	43.6	47.8	52.5
22						34.4	35.8	37.2	38.7	40.4	42.1	43.9	45.8	47.9	50.1	55.0
23						37.6	39.1	40.7	42.4	44.1	46.1	48.0	50.2	52.5	54.9	57.5
24						41.0	42.6	44.4	46.2	48.2	50.2	52.5	54.8	57.4	60.0	60.0
25	32.3	35.0	38.0	41.2	42.9	44.5	46.4	48.3	50.4	52.5	54.8	57.2	59.8	62.5	62.5	62.5
26	33.6	36.4	39.5	42.8	46.5	48.4	50.4	52.5	54.7	57.1	59.5	62.2	65.0	65.0	65.0	65.0
27	34.9	37.8	41.0	44.5	48.3	52.4	54.6	56.9	59.4	61.9	64.7	67.5	67.5	67.5	67.5	67.5
28	39.4	39.2	42.5	46.1	50.1	54.4	59.1	61.6	64.2	67.1	70.0	70.0	70.0	70.0	70.0	70.0
29	44.4	44.2	44.0	47.8	51.8	56.3	61.2	66.6	69.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	50.0	49.8	49.6	49.4	53.6	58.3	63.3	68.9	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	56.1	55.9	55.8	55.6	55.4	60.2	65.4	71.2	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	62.8	62.7	62.6	62.4	62.3	62.1	67.5	73.5	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	70.3	70.2	70.1	70.0	69.9	69.8	69.6	75.8	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	78.5	78.4	78.4	78.3	78.3	78.2	78.1	78.1	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Effective March 1, 2025

PERA 8

PERA Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership between January 1, 2017, and December 31, 2019, and your most recent 10 years of service were not in the School or DPS Divisions.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										**7.9**	**8.7**	**9.5**	**10.4**	**11.4**	12.5
6											**9.5**	**10.4**	**11.4**	**12.5**	**13.7**	15.0
7											**11.1**	**12.1**	**13.3**	**14.5**	**15.9**	17.5
8											**12.7**	**13.9**	**15.2**	**16.6**	**18.2**	20.0
9											**14.3**	**15.6**	**17.1**	**18.7**	**20.5**	22.5
10											**15.9**	**17.4**	**19.0**	**20.8**	**22.8**	25.0
11											**17.5**	**19.1**	**20.9**	**22.9**	**25.0**	27.5
12											**19.1**	**20.8**	**22.8**	**24.9**	**27.3**	30.0
13											**20.7**	**22.6**	**24.7**	**27.0**	**29.6**	32.5
14											**22.2**	**24.3**	**26.6**	**29.1**	**31.9**	35.0
15											**23.8**	**26.0**	**28.5**	**31.2**	**34.2**	37.5
16											**25.4**	**27.8**	**30.4**	**33.2**	**36.4**	40.0
17											**27.0**	**29.5**	**32.3**	**35.3**	**38.7**	42.5
18											**28.6**	**31.2**	**34.2**	**37.4**	**41.0**	45.0
19											**30.2**	**33.0**	**36.1**	**39.5**	**43.3**	47.5
20						**26.2**	**27.2**	**28.2**	**29.3**	**30.6**	**31.8**	**34.7**	**38.0**	**41.5**	**45.5**	50.0
21						**28.7**	**29.9**	**31.0**	**32.3**	**33.6**	**35.0**	**36.4**	**39.8**	**43.6**	**47.8**	52.5
22						**31.5**	**32.7**	**34.0**	**35.4**	**36.9**	**38.4**	**40.0**	**41.7**	**45.7**	**50.1**	55.0
23						**34.4**	**35.8**	**37.2**	**38.7**	**40.3**	**42.1**	**43.8**	**45.8**	**47.8**	**52.4**	57.5
24						**37.5**	**39.0**	**40.6**	**42.3**	**44.1**	**45.9**	**47.9**	**50.0**	**52.3**	**54.7**	60.0
25	**27.2**	**29.5**	**31.9**	**34.6**	**37.6**	**40.8**	**42.5**	**44.2**	**46.1**	**48.0**	**50.1**	**52.2**	**54.6**	**57.0**	**59.7**	62.5
26	**30.9**	**30.6**	**33.2**	**36.0**	**39.1**	**42.5**	**46.2**	**48.1**	**50.1**	**52.2**	**54.4**	**56.9**	**59.4**	**62.1**	65.0	65.0
27	**34.9**	**34.7**	**34.5**	**37.4**	**40.6**	**44.1**	**47.9**	**52.1**	**54.4**	**56.7**	**59.2**	**61.7**	**64.6**	67.5	67.5	67.5
28	**39.4**	**39.2**	**39.0**	**38.8**	**42.1**	**45.7**	**49.7**	**54.1**	**58.9**	**61.5**	**64.1**	**67.0**	70.0	70.0	70.0	70.0
29	**44.4**	**44.2**	**44.0**	**43.8**	**43.6**	**47.4**	**51.5**	**56.0**	**61.0**	**66.5**	**69.4**	72.5	72.5	72.5	72.5	72.5
30	**50.0**	**49.8**	**49.6**	**49.4**	**49.2**	**49.0**	**53.3**	**57.9**	**63.1**	**68.7**	75.0	75.0	75.0	75.0	75.0	75.0
31	**56.1**	**55.9**	**55.8**	**55.6**	**55.4**	**55.2**	**55.0**	**59.9**	**65.2**	**71.0**	77.5	77.5	77.5	77.5	77.5	77.5
32	**62.8**	**62.7**	**62.6**	**62.4**	**62.3**	**62.1**	**62.0**	**61.8**	**67.3**	**73.3**	80.0	80.0	80.0	80.0	80.0	80.0
33	**70.3**	**70.2**	**70.1**	**70.0**	**69.9**	**69.8**	**69.6**	**69.5**	**69.4**	**75.6**	82.5	82.5	82.5	82.5	82.5	82.5
34	**78.5**	**78.4**	**78.4**	**78.3**	**78.3**	**78.2**	**78.1**	**78.1**	**78.0**	**77.9**	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Effective March 1, 2025

PERA 9

PERA Benefit Structure
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership on or after January 1, 2020.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										7.9	8.7	9.5	10.4	11.4	12.5
6											9.5	10.4	11.4	12.5	13.7	15.0
7											11.1	12.1	13.3	14.5	15.9	17.5
8											12.7	13.9	15.2	16.6	18.2	20.0
9											14.3	15.6	17.1	18.7	20.5	22.5
10											15.9	17.4	19.0	20.8	22.8	25.0
11											17.5	19.1	20.9	22.9	25.0	27.5
12											19.1	20.8	22.8	24.9	27.3	30.0
13											20.7	22.6	24.7	27.0	29.6	32.5
14											22.2	24.3	26.6	29.1	31.9	35.0
15											23.8	26.0	28.5	31.2	34.2	37.5
16											25.4	27.8	30.4	33.2	36.4	40.0
17											27.0	29.5	32.3	35.3	38.7	42.5
18											28.6	31.2	34.2	37.4	41.0	45.0
19											30.2	33.0	36.1	39.5	43.3	47.5
20											31.8	34.7	38.0	41.5	45.5	50.0
21											33.4	36.4	39.8	43.6	47.8	52.5
22											35.0	38.2	41.7	45.7	50.1	55.0
23											36.5	39.9	43.6	47.8	52.4	57.5
24											38.1	41.7	45.5	49.9	54.7	60.0
25						28.5	31.0	33.7	36.7	40.0	41.7	43.4	47.4	51.9	56.9	62.5
26						29.6	32.2	35.0	38.1	41.6	45.4	47.3	49.3	54.0	59.2	65.0
27						33.7	33.4	36.4	39.6	43.2	47.1	51.4	53.7	56.1	61.5	67.5
28						38.3	38.0	37.7	41.1	44.8	48.8	53.3	58.3	61.0	63.8	70.0
29						43.4	43.1	42.8	42.6	46.4	50.6	55.3	60.4	66.1	69.3	72.5
30						49.0	48.8	48.5	48.3	48.0	52.3	57.2	62.5	68.4	75.0	75.0
31						55.2	55.0	54.8	54.6	54.3	54.1	59.1	64.6	70.7	77.5	77.5
32						62.1	62.0	61.8	61.6	61.4	61.2	61.0	66.7	73.0	80.0	80.0
33						69.8	69.6	69.5	69.4	69.2	69.1	68.9	68.7	75.3	82.5	82.5
34						78.2	78.1	78.1	78.0	77.9	77.8	77.7	77.6	77.5	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

Effective March 1, 2025

SAFETY OFFICERS 1

Safety Officers
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership on or before December 31, 2019, and were eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										**10.0**	**10.5**	**11.0**	**11.5**	**12.0**	12.5
6											**12.0**	**12.6**	**13.2**	**13.8**	**14.4**	15.0
7											**14.0**	**14.7**	**15.4**	**16.1**	**16.8**	17.5
8											**16.0**	**16.8**	**17.6**	**18.4**	**19.2**	20.0
9											**18.0**	**18.9**	**19.8**	**20.7**	**21.6**	22.5
10											**20.0**	**21.0**	**22.0**	**23.0**	**24.0**	25.0
11											**22.6**	**23.1**	**24.2**	**25.3**	**26.4**	27.5
12											**25.2**	**25.8**	**26.4**	**27.6**	**28.8**	30.0
13											**28.0**	**28.6**	**29.3**	**29.9**	**31.2**	32.5
14											**30.8**	**31.5**	**32.2**	**32.9**	**33.6**	35.0
15											**33.8**	**34.5**	**35.3**	**36.0**	**36.8**	37.5
16											**36.8**	**37.6**	**38.4**	**39.2**	40.0	40.0
17											**40.0**	**40.8**	**41.7**	42.5	42.5	42.5
18											**43.2**	**44.1**	45.0	45.0	45.0	45.0
19											**46.6**	47.5	47.5	47.5	47.5	47.5
20	**42.5**	**44.0**	**45.5**	**47.0**	**48.5**	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0
21	**46.2**	**46.2**	**47.8**	**49.4**	**50.9**	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22	**50.1**	**50.1**	**50.1**	**51.7**	**53.4**	55.5	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23	**54.1**	**54.1**	**54.1**	**54.1**	**55.8**	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24	**58.2**	**58.2**	**58.2**	**58.2**	**58.2**	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0

The bold shaded areas indicate reduced retirement percentages.

For 30+ years, add 2.5% to 75.0 for each year over 30 up to 100%.

The retirement eligibility and HAS percentages of this table assume all of your PERA service credit was credited to your account during your employment as a Safety Officer. If you have PERA service credit from membership in a position other than a Safety Officer, including any time spent in the academy as a cadet, please contact PERA for additional information.

Effective January 1, 2011

SAFETY OFFICERS 2

Safety Officers
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership on or before December 31, 2019,
and you were not eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.															**7.9**	**8.7**	**9.5**	**10.4**	**11.4**	12.5
6																**9.5**	**10.4**	**11.4**	**12.5**	**13.7**	15.0
7																**11.1**	**12.1**	**13.3**	**14.5**	**15.9**	17.5
8																**12.7**	**13.9**	**15.2**	**16.6**	**18.2**	20.0
9																**14.3**	**15.6**	**17.1**	**18.7**	**20.5**	22.5
10																**15.9**	**17.4**	**19.0**	**20.8**	**22.8**	25.0
11																**18.3**	**19.1**	**20.9**	**22.9**	**25.0**	27.5
12																**20.9**	**21.8**	**22.8**	**24.9**	**27.3**	30.0
13																**23.8**	**24.8**	**25.9**	**27.0**	**29.6**	32.5
14																**26.8**	**28.0**	**29.2**	**30.5**	**31.9**	35.0
15																**30.0**	**31.3**	**32.8**	**34.2**	**35.8**	37.5
16																**33.5**	**35.0**	**36.5**	**38.2**	40.0	40.0
17																**37.3**	**38.9**	**40.7**	42.5	42.5	42.5
18																**41.2**	**43.1**	45.0	45.0	45.0	45.0
19																**45.5**	47.5	47.5	47.5	47.5	47.5
20						**33.3**	**36.1**	**39.1**	**42.4**	**46.0**	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0
21						**38.0**	**37.9**	**41.1**	**44.5**	**48.3**	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22						**43.2**	**43.1**	**43.0**	**46.7**	**50.6**	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23						**49.0**	**48.9**	**48.8**	**48.8**	**52.9**	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24						**55.4**	**55.4**	**55.3**	**55.3**	**55.2**	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25						62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26						65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27						67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28						70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29						72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

The retirement eligibility and HAS percentages of this table assume all of your PERA service credit was credited to your account during your employment as a Safety Officer. If you have PERA service credit from membership in a position other than a Safety Officer, including any time spent in the academy as a cadet, please contact PERA for additional information.

Effective March 1, 2025

SAFETY OFFICERS 3

Safety Officers
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you began PERA membership on or after January 1, 2020.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										**7.9**	**8.7**	**9.5**	**10.4**	**11.4**	12.5
6											**9.5**	**10.4**	**11.4**	**12.5**	**13.7**	15.0
7											**11.1**	**12.1**	**13.3**	**14.5**	**15.9**	17.5
8											**12.7**	**13.9**	**15.2**	**16.6**	**18.2**	20.0
9											**14.3**	**15.6**	**17.1**	**18.7**	**20.5**	22.5
10											**15.9**	**17.4**	**19.0**	**20.8**	**22.8**	25.0
11											**18.3**	**19.1**	**20.9**	**22.9**	**25.0**	27.5
12											**20.9**	**21.8**	**22.8**	**24.9**	**27.3**	30.0
13											**23.8**	**24.8**	**25.9**	**27.0**	**29.6**	32.5
14											**26.8**	**28.0**	**29.2**	**30.5**	**31.9**	35.0
15											**30.0**	**31.3**	**32.8**	**34.2**	**35.8**	37.5
16											**33.5**	**35.0**	**36.5**	**38.2**	40.0	40.0
17											**37.3**	**38.9**	**40.7**	42.5	42.5	42.5
18											**41.2**	**43.1**	45.0	45.0	45.0	45.0
19											**45.5**	47.5	47.5	47.5	47.5	47.5
20						**40.6**	**42.2**	**44.0**	**45.9**	**47.9**	50.0	50.0	50.0	50.0	50.0	50.0
21						**44.4**	**46.3**	**48.2**	**50.3**	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22						**48.6**	**50.6**	**52.8**	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23						**52.9**	**55.2**	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24						**57.6**	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25						62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26						65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27						67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28						70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29						72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30						75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31						77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32						80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33						82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34						85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5

The bold shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

For 35+ years, add 2.5% to 87.5 for each year over 35 up to 100%. Final calculations are made to the exact amount of service you earn, not necessarily even years.

The retirement eligibility and HAS percentages of this table assume all of your PERA service credit was credited to your account during your employment as a Safety Officer. If you have PERA service credit from membership in a position other than a Safety Officer, including any time spent in the academy as a cadet, please contact PERA for additional information.

Effective March 1, 2025

COLORADO PERA

Service Credit Purchase Application

Colorado Public Employees' Retirement Association
P.O. Box 5800, Denver, Colorado 80217-5800
800-759-PERA (7372) • Fax: 303-863-3727 • copera.org

Member SSN ___-___-____

Please read the *Purchasing Service Credit* booklet before completing this application. PERA will review your *Application(s)* and may request additional information to process a *Service Credit Purchase Agreement*. **If you do not submit the required documentation or respond to our requests for additional information, your Agreement will be not be processed.** A *Service Credit Purchase Agreement* and paperwork for all methods of payment allowed to purchase service credit will be sent to you once all information is received and processed. *Note:* You can complete a *Service Credit Purchase Application* online by logging on to PERA's website with your User ID and password.

Member Information

Name _____
Last First MI

Telephone Number ( ) _____ Email Address _____

Sign up for electronic delivery of PERA information? ☐ Yes ☐ No

Purchase Request

Service credit can be purchased by time ***OR*** specific dollar amount. How much service credit do you want to purchase?

Years _____ Months _____ (These amounts will be combined, if applicable.)

OR

$ _____ Specific dollar amount I want to spend to purchase (this amount will override any time listed above).

Earnings Records

To purchase service credit, PERA requires that you submit earnings records provided by the former employer or retirement system. Examples of acceptable documentation are: The Social Security Personal Earnings and Benefit Statement, year-end tax forms, paycheck stubs, former employer salary records, or military discharge papers (DD form 214).

Employment

See page 2 for definitions of qualified and nonqualified employment.

For each employment entry below, indicate the employment dates, whether the employment was qualified or nonqualified, and whether or not the period of employment is vested (you are eligible for a current or future benefit or payment, including a lump-sum payment) in a retirement program for which participation was required other than Social Security or military retirement.

☐ **Check here if you have already provided PERA with the documentation to verify previous employment that is eligible for purchase and skip to the "Member Certification" section below.**

Employment Dates: Year employment began _____ Year employment ended _____

Type of Employment (check one): ☐ Qualified (public) ☐ Nonqualified (private)

Based on the above employment, are you vested for a current or future retirement benefit? (check one): ☐ Yes ☐ No

Employment Dates: Year employment began _____ Year employment ended _____

Type of Employment (check one): ☐ Qualified (public) ☐ Nonqualified (private)

Based on the above employment, are you vested for a current or future retirement benefit? (check one): ☐ Yes ☐ No

Employment Dates: Year employment began _____ Year employment ended _____

Type of Employment (check one): ☐ Qualified (public) ☐ Nonqualified (private)

Based on the above employment, are you vested for a current or future retirement benefit? (check one): ☐ Yes ☐ No

Member Certification

I certify that I have read the *Purchasing Service Credit* booklet and the information provided on this form is true and correct. I acknowledge that I am solely responsible for all consequences of providing false information including the cancellation of any purchase of service credit. If it is later determined that this statement is incorrect, I understand that my service credit purchase based on this employment will be void, any benefits paid to me based on the service credit purchase will be recovered by PERA, and I may be subject to further legal liability.

Sign Here ➔ **Member Signature** _____ **Date** _____

CONTACT PERA

Visit PERA's website at copera.org.

Call PERA's Customer Service Center at 800-759-7372.

Visit the PERA offices in Denver or Westminster.

Send mail to PERA at
PO Box 5800
Denver, CO 80217-5800

Forms and publications can be found on the PERA website. Copies can also be requested by calling PERA's Customer Service Center.

Your PERA membership rights, benefits, and obligations are governed by Title 24, Article 51, of the Colorado Revised Statutes, PERA Rules, and other governing laws, which prevail over any interpretations in this booklet.

5/52 (REV 11-25)