Group 1 RETIREMENT PERCENTAGE CHART - FOR MEMBERS WHO BEGAN SERVICE PRIOR TO 4/2/2012

(Most employees belong to group 1, including administrative employees)

Cambridge Retirement System
100 CambridgePark Drive, Suite 101
www.cambridgeretirementma.gov
Tel: 617-868-3401

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

Age At Retirement

YEARS OF SERVICE	Age>	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
	years																		
	10						15.0	16.0	17.0	18.0	19.0	20.0	21.0	22.0	23.0	24.0	25.0	25.0	25.0
	11						16.5	17.6	18.7	19.8	20.9	22.0	23.1	24.2	25.3	26.4	27.5	27.5	27.5
	12						18.0	19.2	20.4	21.6	22.8	24.0	25.2	26.4	27.6	28.8	30.0	30.0	30.0
	13						19.5	20.8	22.1	23.4	24.7	26.0	27.3	28.6	29.9	31.2	32.5	32.5	32.5
	14						21.0	22.4	23.8	25.2	26.6	28.0	29.4	30.8	32.2	33.6	35.0	35.0	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	37.5	37.5
	16						24.0	25.6	27.2	28.8	30.4	32.0	33.6	35.2	36.8	38.4	40.0	40.0	40.0
	17						25.5	27.2	28.9	30.6	32.3	34.0	35.7	37.4	39.1	40.8	42.5	42.5	42.5
	18						27.0	28.8	30.6	32.4	34.2	36.0	37.8	39.6	41.4	43.2	45.0	45.0	45.0
	19						28.5	30.4	32.3	34.2	36.1	38.0	39.9	41.8	43.7	45.6	47.5	47.5	47.5
	20	20.0	22.0	24.0	26.0	28.0	30.0	32.0	34.0	36.0	38.0	40.0	42.0	44.0	46.0	48.0	50.0	50.0	50.0
	21	21.0	23.1	25.2	27.3	29.4	31.5	33.6	35.7	37.8	39.9	42.0	44.1	46.2	48.3	50.4	52.5	52.5	52.5
	22	22.0	24.2	26.4	28.6	30.8	33.0	35.2	37.4	39.6	41.8	44.0	46.2	48.4	50.6	52.8	55.0	55.0	55.0
	23	23.0	25.3	27.6	29.9	32.2	34.5	36.8	39.1	41.4	43.7	46.0	48.3	50.6	52.9	55.2	57.5	57.5	57.5
	24	24.0	26.4	28.8	31.2	33.6	36.0	38.4	40.8	43.2	45.6	48.0	50.4	52.8	55.2	57.6	60.0	60.0	60.0
	25	25.0	27.5	30.0	32.5	35.0	37.5	40.0	42.5	45.0	47.5	50.0	52.5	55.0	57.5	60.0	62.5	62.5	62.5
	26	26.0	28.6	31.2	33.8	36.4	39.0	41.6	44.2	46.8	49.4	52.0	54.8	57.2	59.8	63.4	65.0	65.0	65.0
	27	27.0	29.7	32.4	35.1	37.8	40.5	43.2	45.9	48.6	51.3	54.0	56.7	59.4	62.1	64.8	67.5	67.5	67.5
	28	28.0	30.8	33.6	36.4	39.2	42.0	44.8	47.6	50.4	53.2	56.0	58.8	61.6	64.4	67.2	70.0	70.0	70.0
	29	29.0	31.9	34.8	37.7	40.6	43.5	46.4	49.3	52.2	55.1	58.0	60.9	63.8	66.7	69.6	72.5	72.5	72.5
	30	30.0	33.0	36.0	39.0	42.0	45.0	48.0	51.0	54.0	57.0	60.0	63.0	66.0	69.0	72.0	75.0	75.0	75.0
	31	31.0	34.1	37.2	40.3	43.4	46.5	49.6	52.7	55.8	58.9	62.0	65.1	68.2	71.3	74.4	77.5	77.5	77.5
	32	32.0	35.2	38.4	41.6	44.8	48.0	51.2	54.4	57.6	60.8	64.0	67.2	70.4	73.6	76.8	80.0	80.0	80.0
	33	33.0	36.3	39.6	42.9	46.2	49.5	52.8	56.1	59.4	62.7	66.0	69.3	72.6	75.9	79.2	80.0	80.0	80.0
	34		37.4	40.8	44.2	47.6	51.0	54.5	57.8	61.2	64.6	68.0	71.4	74.8	78.2	80.0	80.0	80.0	80.0
	35			42.0	45.5	49.0	52.5	56.0	59.5	63.0	66.5	70.0	73.5	77.0	80.0	80.0	80.0	80.0	80.0
	36				46.8	50.4	54.0	57.6	61.2	64.8	68.4	72.0	75.6	79.2	80.0	80.0	80.0	80.0	80.0
	37					51.8	55.5	59.2	62.9	66.6	70.3	74.0	77.7	80.0	80.0	80.0	80.0	80.0	80.0
	38						57.0	60.8	64.6	68.4	72.2	76.0	79.8	80.0	80.0	80.0	80.0	80.0	80.0
	39							62.4	66.3	70.2	74.1	78.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
	40								68.0	72.0	76.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0