

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

(Group 4 includes firefighters and police officers)

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																	
Age>	years	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62
Y E A R S	10											25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0
	11											27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5
	12											30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0
	13											32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5
	14											35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0
	15											37.5	37.5	37.5	37.5	37.5	37.5	37.5	37.5
	16											40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0
	17											42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5
	18											45.0	45.0	45.0	45.0	45.0	45.0	45.0	45.0
	19											47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5
O F S E R V I C E	20	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	50.0	50.0	50.0	50.0	50.0
	21	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	52.5	52.5	52.5	52.5	52.5
	22	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	55.0	55.0	55.0	55.0	55.0
	23	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	57.5	57.5	57.5	57.5	57.5
	24	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	60.0	60.0	60.0	60.0	60.0
	25	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	62.5	62.5	62.5	62.5	62.5
	26	39.0	41.6	44.2	46.8	49.4	52.0	54.6	57.2	59.8	62.4	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
	27	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	67.5	67.5	67.5	67.5	67.5
	28	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	70.0	70.0	70.0	70.0	70.0
	29		46.4	49.3	52.2	55.1	58.0	60.9	63.8	66.7	69.6	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30			51.0	54.0	57.0	60.0	63.0	66.0	69.0	72.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	
31				55.8	58.9	62.0	65.1	68.2	71.3	74.4	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	
32					60.8	64.0	67.2	70.4	73.6	76.8	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	
33						66.0	69.3	72.6	75.9	79.2	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	
34							71.4	74.8	78.2	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	
35								77.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	
36									80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	
37										80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	
38											80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	
39												80.0	80.0	80.0	80.0	80.0	80.0	80.0	
40													80.0	80.0	80.0	80.0	80.0	80.0	