

## Group 4 RETIREMENT PERCENTAGE CHART - FOR MEMBERS WHO BEGAN SERVICE AFTER 4/2/2012

(Group 4 includes firefighters and police officers)

Cambridge Retirement System  
125 CambridgePark Drive, Suite 104  
[www.cambridgeretirementma.gov](http://www.cambridgeretirementma.gov)  
Tel: 617-868-3401

**Eligibility:** You are eligible to retire at age 55, if you have at least 10 years of service.  
You are eligible to retire at age 50, if you have at least 20 years of service.

### Age At Retirement

|                                 | Age><br>years | Age At Retirement |       |       |       |       |       |       |       |
|---------------------------------|---------------|-------------------|-------|-------|-------|-------|-------|-------|-------|
|                                 |               | 50                | 51    | 52    | 53    | 54    | 55    | 56    | 57    |
| Y<br>E<br>A<br>R<br>S           | 10            |                   |       |       |       |       | 22.00 | 23.50 | 25.00 |
|                                 | 11            |                   |       |       |       |       | 24.20 | 25.85 | 27.50 |
|                                 | 12            |                   |       |       |       |       | 26.40 | 28.20 | 30.00 |
|                                 | 13            |                   |       |       |       |       | 28.60 | 30.55 | 32.50 |
|                                 | 14            |                   |       |       |       |       | 30.80 | 32.90 | 35.00 |
|                                 | 15            |                   |       |       |       |       | 33.00 | 35.25 | 37.50 |
|                                 | 16            |                   |       |       |       |       | 35.20 | 37.60 | 40.00 |
|                                 | 17            |                   |       |       |       |       | 37.40 | 39.95 | 42.50 |
|                                 | 18            |                   |       |       |       |       | 39.60 | 42.30 | 45.00 |
|                                 | 19            |                   |       |       |       |       | 41.80 | 44.65 | 47.50 |
| O<br>F                          | 20            | 29.00             | 32.00 | 35.00 | 38.00 | 41.00 | 44.00 | 47.00 | 50.00 |
|                                 | 21            | 30.45             | 33.60 | 36.75 | 39.90 | 43.05 | 46.20 | 49.35 | 52.50 |
|                                 | 22            | 31.90             | 35.20 | 38.50 | 41.80 | 45.10 | 48.40 | 51.70 | 55.00 |
|                                 | 23            | 33.35             | 36.80 | 40.25 | 43.70 | 47.15 | 50.60 | 54.05 | 57.50 |
|                                 | 24            | 34.80             | 38.40 | 42.00 | 45.60 | 49.20 | 52.80 | 56.40 | 60.00 |
|                                 | 25            | 36.25             | 40.00 | 43.75 | 47.50 | 51.25 | 55.00 | 58.75 | 62.50 |
|                                 | 26            | 37.70             | 41.60 | 45.50 | 49.40 | 53.30 | 57.20 | 61.10 | 65.00 |
|                                 | 27            | 39.15             | 43.20 | 47.25 | 51.30 | 55.35 | 59.40 | 63.45 | 67.50 |
|                                 | 28            | 40.60             | 44.80 | 49.00 | 53.20 | 57.40 | 61.60 | 65.80 | 70.00 |
|                                 | 29            | 42.05             | 46.40 | 50.75 | 55.10 | 59.45 | 63.80 | 68.15 | 72.50 |
| S<br>E<br>R<br>V<br>I<br>C<br>E | 30            | 48.75             | 52.50 | 56.25 | 60.00 | 63.75 | 67.50 | 71.25 | 75.00 |
|                                 | 31            | 50.38             | 54.25 | 58.13 | 62.00 | 65.88 | 69.75 | 73.63 | 77.50 |
|                                 | 32            | 52.00             | 56.00 | 60.00 | 64.00 | 68.00 | 72.00 | 76.00 | 80.00 |
|                                 | 33            | 53.63             | 57.75 | 61.88 | 66.00 | 70.13 | 74.25 | 78.38 | 80.00 |
|                                 | 34            |                   | 59.50 | 63.75 | 68.00 | 72.25 | 76.50 | 80.00 | 80.00 |
|                                 | 35            |                   |       | 65.63 | 70.00 | 74.38 | 78.75 | 80.00 | 80.00 |
|                                 | 36            |                   |       |       | 72.00 | 76.50 | 80.00 | 80.00 | 80.00 |
|                                 | 37            |                   |       |       |       | 78.63 | 80.00 | 80.00 | 80.00 |
|                                 | 38            |                   |       |       |       |       | 80.00 | 80.00 | 80.00 |
|                                 | 39            |                   |       |       |       |       |       | 80.00 | 80.00 |
|                                 | 40            |                   |       |       |       |       |       |       | 80.00 |