

		As of July 1, 2003: Age + Years of Service ¹		
At Beginning of Contribution Year: Age + Years of Service ¹		Less than 30 and "Alternate"	30-44	45-69
Less than 40		1%	1%	N/A
40-49		1.5%	1.5%	1.5%
50-54		2%	2%	2%
55-59		3%	3%	3%
60-64		3%	4%	4%
65-69		3%	6%	6%
70-79		3%	6%	10%
80+		3%	6%	10%
				15%

¹ A year of service is earned for every 12 months of employment starting from your hire date.

Examples

Birth date: October 11, 1963

Hire date: February 4, 1991

Contribution Year	As of July 1, 2003 (Age + Years of Service)	At Beginning of Contribution Year (Age + Years of Service)	Applicable percentage
2012	51 (39+12)	69 (49+20)	6%
2025	51 (39+12)	95 (62+33)	10%

Birth date: May 9, 1993

Hire date: August 10, 2020

Contribution Year	As of July 1, 2003 (Age + Years of Service)	At Beginning of Contribution Year (Age + Years of Service)	Applicable percentage
2021	19 (19+0)	27 (27+0)	1%
2032	19 (19+0)	50 (39+11)	2%

Birth date: January 23, 1979

Hire date: December 18, 2000

Contribution Year	As of July 1, 2003 (Age + Years of Service)	At Beginning of Contribution Year (Age + Years of Service)	Applicable percentage
2008	26 (24+2)	36 (29+7)	1%
2023	26 (24+2)	66 (44+22)	3%