

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

<sup>1</sup> 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%