Watertown Contributory Retirement System

GROUP 4 - For members who entered service prior to April 02, 2012

HOW TO USE CHART: Multiply the indicated percentage by the average of your three (3) highest consecutive years' salary.

ELIGIBILITY: You are eligible to retire at age 55

If you have 20 years of service you can retire at any age.

	AGE AT RETIREMENT															
	AGE -->	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55+
	YEARS																
YEARS OF SERVICE	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.00
	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27.50
	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30.00
	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32.50
	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35.00
	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37.50
	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40.00
	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42.50
	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45.00
	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47.50
	20	20.00	22.00	24.00	26.00	28.00	30.00	32.00	34.00	36.00	38.00	40.00	42.00	44.00	46.00	48.00	50.00
	21	21.00	23.10	25.20	27.30	29.40	31.50	33.60	35.70	37.80	39.90	42.00	44.10	46.20	48.30	50.40	52.50
	22	22.00	24.20	26.40	28.60	30.80	33.00	35.20	37.40	39.60	41.80	44.00	46.20	48.40	50.60	52.80	55.00
	23	23.00	25.30	27.60	29.90	32.20	34.50	36.80	39.10	41.40	43.70	46.00	48.30	50.60	52.90	55.20	57.50
	24	24.00	26.40	28.80	31.20	33.60	36.00	38.40	40.80	43.20	45.60	48.00	50.40	52.80	55.20	57.60	60.00
	25	25.00	27.50	30.00	32.50	35.00	37.50	40.00	42.50	45.00	47.50	50.00	52.50	55.00	57.50	60.00	62.50
	26	26.00	28.60	31.20	33.80	36.40	39.00	41.60	44.20	46.80	49.40	52.00	54.80	57.20	59.80	63.40	65.00
	27	27.00	29.70	32.40	35.10	37.80	40.50	43.20	45.90	48.60	51.30	54.00	56.70	59.40	62.10	64.80	67.50
	28	28.00	30.80	33.60	36.40	39.20	42.00	44.80	47.60	50.40	53.20	56.00	58.80	61.60	64.40	67.20	70.00
	29	29.00	31.90	34.80	37.70	40.60	43.50	46.40	49.30	52.20	55.10	58.00	60.90	63.80	66.70	69.60	72.50
	30	30.00	33.00	36.00	39.00	42.00	45.00	48.00	51.00	54.00	57.00	60.00	63.00	66.00	69.00	72.00	75.00
	31	31.00	34.10	37.20	40.30	43.40	46.50	49.60	52.70	55.80	58.90	62.00	65.10	68.20	71.30	74.40	77.50
	32	32.00	35.20	38.40	41.60	44.80	48.00	51.20	54.40	57.60	60.80	64.00	67.20	70.40	73.60	76.80	80.00
	33	33.00	36.30	39.60	42.90	46.20	49.50	52.80	56.10	59.40	62.70	66.00	69.30	72.60	75.90	79.20	80.00
	34	-	37.40	40.80	44.20	47.60	51.00	54.50	57.80	61.20	54.60	68.00	71.40	74.80	78.20	80.00	80.00
	35	-	-	42.00	45.50	49.00	52.50	56.00	59.50	63.00	66.50	70.00	73.50	77.00	80.00	80.00	80.00
	36	-	-	-	46.80	50.40	54.00	57.60	61.20	64.80	68.40	72.00	75.60	79.20	80.00	80.00	80.00
	37	-	-	-	-	51.80	55.50	59.20	62.90	66.60	70.30	74.00	77.70	80.00	80.00	80.00	80.00
	38	-	-	-	-	-	57.00	60.80	64.60	68.40	72.20	76.00	79.80	80.00	80.00	80.00	80.00
	39	-	-	-	-	-	-	62.40	66.30	70.20	74.10	78.00	80.00	80.00	80.00	80.00	80.00
	40	-	-	-	-	-	-	-	68.00	72.00	76.00	80.00	80.00	80.00	80.00	80.00	80.00