Middlesex County Retirement System
GROUP 2 CHART- For members who entered service prior to April 2, 2012

HOW TO USE THE 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 with 10 years of service.
If you have 20 years of service you can retire at any age.

	AGE AT RETIREMENT															
YEARS OF SERVICE	AGE→	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60+
	YEARS↓																
	10											20.0	21.0	22.0	23.0	24.0	25.0
	11											22.0	23.1	24.2	25.3	26.4	27.5
	12											24.0	25.2	26.4	27.6	28.8	30.0
	13											26.0	27.3	28.6	29.9	31.2	32.5
	14											28.0	29.4	30.8	32.2	33.6	35.0
	15											30.0	31.5	33.0	34.5	36.0	37.5
	16											32.0	33.6	35.2	36.8	38.4	40.0
	17											34.0	35.7	37.4	39.1	40.8	42.5
	18											36.0	37.8	39.6	41.4	43.2	45.0
	19											38.0	39.9	41.8	43.7	45.6	47.5
	20	20.0	22.0	24.0	26.0	28.0	30.0	32.0	34.0	36.0	38.0	40.0	42.0	44.0	46.0	48.0	50.0
	21	21.0	23.1	25.2	27.3	29.4	31.5	33.6	35.7	37.8	39.9	42.0	44.1	46.2	48.3	50.4	52.5
	22	22.0	24.2	26.4	28.6	30.8	33.0	35.2	37.4	39.6	41.8	44.0	46.2	48.4	50.6	52.8	55.0
	23	23.0	25.3	27.6	29.9	32.2	34.5	36.8	39.1	41.4	43.7	46.0	48.3	50.6	52.9	55.2	57.5
	24	24.0	26.4	28.8	31.2	33.6	36.0	38.4	40.8	43.2	45.6	48.0	50.4	52.8	55.2	57.6	60.0
	25	25.0	27.5	30.0	32.5	35.0	37.5	40.0	42.5	45.0	47.5	50.0	52.5	55.0	57.5	60.0	62.5
	26	26.0	28.6	31.2	33.8	36.4	39.0	41.6	44.2	46.8	49.4	52.0	54.8	57.2	59.8	63.4	65.0
	27	27.0	29.7	32.4	35.1	37.8	40.5	43.2	45.9	48.6	51.3	54.0	56.7	59.4	62.1	64.8	67.5
	28	28.0	30.8	33.6	36.4	39.2	42.0	44.8	47.6	50.4	53.2	56.0	58.8	61.6	64.4	67.2	70.0
	29	29.0	31.9	34.8	37.7	40.6	43.5	46.4	49.3	52.2	55.1	58.0	60.9	63.8	66.7	69.6	72.5
	30	30.0	33.0	36.0	39.0	42.0	45.0	48.0	51.0	54.0	57.0	60.0	63.0	66.0	69.0	72.0	75.0
	31	31.0	34.1	37.2	40.3	43.4	46.5	49.6	52.7	55.8	58.9	62.0	65.1	68.2	71.3	74.4	77.5
	32	32.0	35.2	38.4	41.6	44.8	48.0	51.2	54.4	57.6	60.8	64.0	67.2	70.4	73.6	76.8	80.0
	33	33.0	36.3	39.6	42.9	46.2	49.5	52.8	56.1	59.4	62.7	66.0	69.3	72.6	75.9	79.2	80.0
	34		37.4	40.8	44.2	47.6	51.0	54.5	57.8	61.2	64.6	68.0	71.4	74.8	78.2	80.0	80.0
	35			42.0	45.5	49.0	52.5	56.0	59.5	63.0	66.5	70.0	73.5	77.0	80.0	80.0	80.0
	36				46.8	50.4	54.0	57.6	61.2	64.8	68.4	72.0	75.6	79.2	80.0	80.0	80.0
	37					51.8	55.5	59.2	62.9	66.6	70.3	74.0	77.7	80.0	80.0	80.0	80.0
	38						57.0	60.8	64.6	68.4	72.2	76.0	79.8	80.0	80.0	80.0	80.0
	39							62.4	66.3	70.2	74.1	78.0	80.0	80.0	80.0	80.0	80.0
	40								68.0	72.0	76.0	80.0	80.0	80.0	80.0	80.0	80.0