

**Middlesex County Retirement System**  
**GROUP 4 CHART- For members who entered service on or after April 2, 2012**

**HOW TO USE THE CHART:** Multiply the indicated percentage by the average of your five (5) highest consecutive years' salary

**Eligibility:** You are eligible to retire at age 55.

AGE AT RETIREMENT									
Y E A R S  O F  S E R V I C E	AGE→	50	51	52	53	54	55	56	57+
	YEARS↓								
	10	14.5	16	17.5	19	20.5	22	23.5	25
	11	15.95	17.6	19.25	20.9	22.55	24.2	25.85	27.5
	12	17.4	19.2	21	22.8	24.6	26.4	28.2	30
	13	18.85	20.8	22.75	24.7	26.65	28.6	30.55	32.5
	14	20.3	22.4	24.5	26.6	28.7	30.8	32.9	35
	15	21.75	24	26.25	28.5	30.75	33	35.25	37.5
	16	23.2	25.6	28	30.4	32.8	35.2	37.6	40
	17	24.65	27.2	29.75	32.3	34.85	37.4	39.95	42.5
	18	26.1	28.8	31.5	34.2	36.9	39	42.3	45
	19	27.55	30.4	33.25	36.1	38.95	41.8	44.65	47.5
	20	29	32	35	38	41	44	47	50
	21	30.45	33.6	36.75	39.9	43.05	46.2	49.35	52.5
	22	31.9	35.2	38.5	41.8	45.1	48.4	51.70	55
	23	33.35	36.8	40.25	43.7	47.15	50.6	54.05	57.5
	24	34.8	38.4	42	45.6	49.2	52.8	56.4	60
	25	36.25	40	43.75	47.5	51.25	55	58.75	62.5
	26	37.7	41.6	45.5	49.4	53.3	57.2	61.1	65
	27	39.15	43.2	47.25	51.3	55.35	59.4	63.45	67.5
	28	40.6	44.8	49	53.2	57.4	61.6	65.8	70
	29	42.05	46.4	50.75	55.1	59.45	63.8	68.15	72.5
	30	48.75	52.5	56.25	60	63.75	67.5	70.71	75
	31	50.38	54.25	58.13	62	65.88	69.75	73.07	77.5
	32	52	56	60	64	68	72	75.42	80
	33	53.63	57.5	61.88	66	70.13	74.25	77.78	80
	34	55.25	59.5	63.75	68	72.25	76.5	80	80
	35	56.88	61.25	65.63	70	74.38	78.75	80	80
	36	58.5	63	67.5	72	76.5	80	80	80
	37	60.13	64.75	69.38	74	78.63	80	80	80
	38	61.75	66.5	71.25	76	80	80	80	80
	39	63.38	68.25	73.13	78	80	80	80	80
	40	65	70	75	80	80	80	80	80
	41	66.63	71.75	76.88	80	80	80	80	80
	42	68.25	73.5	78.75	80	80	80	80	80