



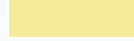
Statewide Defined Benefit Plan

Retirement Calculations

As of July 2003

Key

Normal Retirement



Early Retirement



Vested Retirement



Fire & Police Pension Association of Colorado

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Years Of Service	Age At Retirement Percentages										
	50	51	52	53	54	55	56	57	58	59	60+
5	6.17	6.78	7.46	8.21	9.06	10.00	10.00	10.00	10.00	10.00	10.00
6	7.40	8.14	8.95	9.85	10.87	12.00	12.00	12.00	12.00	12.00	12.00
7	8.63	9.49	10.44	11.49	12.68	14.00	14.00	14.00	14.00	14.00	14.00
8	9.87	10.85	11.94	13.14	14.50	16.00	16.00	16.00	16.00	16.00	16.00
9	11.10	12.20	13.43	14.78	16.31	18.00	18.00	18.00	18.00	18.00	18.00
10	12.34	13.56	14.92	16.43	18.12	20.00	20.00	20.00	20.00	20.00	20.00
11	13.88	15.25	16.78	18.48	20.38	22.50	22.50	22.50	22.50	22.50	22.50
12	15.42	16.95	18.64	20.54	22.64	25.00	25.00	25.00	25.00	25.00	25.00
13	16.96	18.64	20.51	22.59	24.91	27.50	27.50	27.50	27.50	27.50	27.50
14	18.50	20.34	22.37	24.64	27.17	30.00	30.00	30.00	30.00	30.00	30.00
15	20.04	22.03	24.24	26.70	29.44	32.50	32.50	32.50	32.50	32.50	32.50
16	21.59	23.73	26.10	28.75	31.70	35.00	35.00	35.00	35.00	35.00	35.00
17	23.13	25.42	27.97	30.80	33.97	37.50	37.50	37.50	37.50	37.50	37.50
18	24.67	27.11	29.83	32.86	36.23	40.00	40.00	40.00	40.00	40.00	40.00
19	26.21	28.81	31.70	34.91	38.49	42.50	42.50	42.50	42.50	42.50	42.50
20	27.75	30.50	33.56	36.96	40.76	45.00	45.00	45.00	45.00	45.00	45.00
21	29.30	32.20	35.42	39.02	43.02	47.50	47.50	47.50	47.50	47.50	47.50
22	30.84	33.89	37.29	41.07	45.29	50.00	50.00	50.00	50.00	50.00	50.00
23	32.38	35.59	39.15	43.12	47.55	52.50	52.50	52.50	52.50	52.50	52.50
24	33.92	37.28	41.02	45.18	49.82	55.00	55.00	55.00	55.00	55.00	55.00
25	35.46	38.98	42.88	47.23	52.08	57.50	57.50	57.50	57.50	57.50	57.50
26	37.01	40.67	44.75	49.28	54.35	60.00	60.00	60.00	60.00	60.00	60.00
27	38.55	42.37	46.61	51.34	56.61	62.50	62.50	62.50	62.50	62.50	62.50
28	40.09	44.06	48.48	53.39	58.87	65.00	65.00	65.00	65.00	65.00	65.00
29	41.63	45.76	50.34	55.45	61.14	67.50	67.50	67.50	67.50	67.50	67.50
30	43.17	47.45	52.20	57.50	63.40	70.00	70.00	70.00	70.00	70.00	70.00
31	44.71	49.14	54.07	59.55	65.67	72.50	72.50	72.50	72.50	72.50	72.50
32	46.26	50.84	55.93	61.61	67.93	75.00	75.00	75.00	75.00	75.00	75.00
33		52.53	57.80	63.66	70.20	77.50	77.50	77.50	77.50	77.50	77.50
34			59.66	65.71	72.46	80.00	80.00	80.00	80.00	80.00	80.00
35				67.77	74.73	82.50	82.50	82.50	82.50	82.50	82.50
36					76.99	85.00	85.00	85.00	85.00	85.00	85.00

Notes: For service beyond 36 years and age 55, add 2.5% to 85.0% for each year over 36 • Final calculations are made based on the years and months of service earned.

SWDB % chart 9.04