

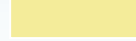


**Statewide  
Hybrid Plan**  
*Defined Benefit  
Component*

**Retirement  
Calculations**  
*As of September 2004*

**Key**

Normal Retirement



Early Retirement



Vested Retirement



**Fire & Police  
Pension Association  
of Colorado**

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Greenwood Village, CO  
80111-2721

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Years of Service	Age At Retirement Percentages										
	50	51	52	53	54	55	56	57	58	59	60+
5	4.63	5.08	5.59	6.16	6.79	7.50	7.50	7.50	7.50	7.50	7.50
6	5.55	6.10	6.71	7.39	8.15	9.00	9.00	9.00	9.00	9.00	9.00
7	6.48	7.12	7.83	8.63	9.51	10.50	10.50	10.50	10.50	10.50	10.50
8	7.40	8.14	8.95	9.86	10.87	12.00	12.00	12.00	12.00	12.00	12.00
9	8.33	9.15	10.07	11.09	12.23	13.50	13.50	13.50	13.50	13.50	13.50
10	9.25	10.17	11.19	12.32	13.59	15.00	15.00	15.00	15.00	15.00	15.00
11	10.18	11.19	12.31	13.56	14.95	16.50	16.50	16.50	16.50	16.50	16.50
12	11.10	12.20	13.43	14.79	16.31	18.00	18.00	18.00	18.00	18.00	18.00
13	12.03	13.22	14.55	16.02	17.66	19.50	19.50	19.50	19.50	19.50	19.50
14	12.95	14.24	15.67	17.25	19.02	21.00	21.00	21.00	21.00	21.00	21.00
15	13.88	15.25	16.78	18.49	20.38	22.50	22.50	22.50	22.50	22.50	22.50
16	14.80	16.27	17.90	19.72	21.74	24.00	24.00	24.00	24.00	24.00	24.00
17	15.73	17.29	19.02	20.95	23.10	25.50	25.50	25.50	25.50	25.50	25.50
18	16.65	18.30	20.14	22.18	24.46	27.00	27.00	27.00	27.00	27.00	27.00
19	17.58	19.32	21.26	23.41	25.82	28.50	28.50	28.50	28.50	28.50	28.50
20	18.50	20.34	22.38	24.65	27.18	30.00	30.00	30.00	30.00	30.00	30.00
21	19.43	21.35	23.50	25.88	28.53	31.50	31.50	31.50	31.50	31.50	31.50
22	20.35	22.37	24.62	27.11	29.89	33.00	33.00	33.00	33.00	33.00	33.00
23	21.28	23.39	25.74	28.34	31.25	34.50	34.50	34.50	34.50	34.50	34.50
24	22.20	24.41	26.86	29.58	32.61	36.00	36.00	36.00	36.00	36.00	36.00
25	23.13	25.42	27.97	30.81	33.97	37.50	37.50	37.50	37.50	37.50	37.50
26	24.06	26.44	29.09	32.04	35.33	39.00	39.00	39.00	39.00	39.00	39.00
27	24.98	27.46	30.21	33.27	36.69	40.50	40.50	40.50	40.50	40.50	40.50
28	25.91	28.47	31.33	34.51	38.05	42.00	42.00	42.00	42.00	42.00	42.00
29	26.83	29.49	32.45	35.74	39.40	43.50	43.50	43.50	43.50	43.50	43.50
30	27.76	30.51	33.57	36.97	40.76	45.00	45.00	45.00	45.00	45.00	45.00
31	28.68	31.52	34.69	38.20	42.12	46.50	46.50	46.50	46.50	46.50	46.50
32	29.61	32.54	35.81	39.43	43.48	48.00	48.00	48.00	48.00	48.00	48.00
33	30.53	33.56	36.93	40.67	44.84	49.50	49.50	49.50	49.50	49.50	49.50
34	31.46	34.57	38.05	41.90	46.20	51.00	51.00	51.00	51.00	51.00	51.00
35	32.38	35.59	39.16	43.13	47.56	52.50	52.50	52.50	52.50	52.50	52.50
36	33.31	36.61	40.28	44.36	48.92	54.00	54.00	54.00	54.00	54.00	54.00