

NON-JUDICIAL BENEFITS

	Contribution	Date of Membership	Retirement Age for Full Benefit	Normal Retirement Allowance	Limitation in the Calculation of Final Average Salary (FAS)	Ordinary Disability Allowance	Active Member Death Benefit
Tier 1 ***	0	before July 1, 1973	55***	Less than 20 yrs = 1/60th (1.66%) of FAS for each year of service. 20 years + = 1/50th (2%) of FAS 37½ years = 75% of FAS. Member may receive more than 75% of FAS under §75(f) if service time exceeds 40 years.	If the date of membership is on or after June 17, 1971, the earnings used in any one year cannot exceed the earnings of the previous 12 months by more than 20%.	20 years service credit = 1/60th (1.66%) of FAS for each year of service. Under 20 years service, you receive additional service from the date of termination to age 60, which when added to actual service cannot exceed 20 years	Under age 55 = 1 month's salary for each year of service up to 36 years. Age 55 + = FAS + 60, multiplied by the annuity value. Service time then multiplied by the annuity value. Service time prior to 4/1/60, Age 55 + = FAS + 120, multiplied by service credit after 4/1/60.
Tier 2 ***	0	July 1, 1973 - July 26, 1976	62 *	Less than 20 years = 1/60th (1.66%) of FAS for each year of service. 20 years + = 1/50th (2%) of FAS for each year of service. 37½ years = 75% of FAS. Member may receive more than 75% of FAS under §75(f) if service time exceeds 40 years.	Earnings used in any one year cannot exceed the average of the previous two years by more than 20%.	20 years service credit = 1/60th (1.66%) of FAS for each year of service. Under 20 years service, you receive additional service from the date of termination to age 60, which when added to actual service cannot exceed 20 years	Death Benefit One - One month's salary for each year of service up to 36 years. or Death Benefit Two - After 1 year service time, 1 time annual salary, after two years service time, 2 times annual salary, after three years service time, 3 times annual salary with reduction of 4% per year beginning at age 61 through age 70. The death benefit cannot be less than 60% of the amount in effect at age 60.
Tier 3 (Article 14)	3% of gross salary ****	July 27, 1976 - August 31, 1983	62 *	20 years service = 1/50th (2%) of FAS reduced by 50% of primary Social Security benefit. (This calculation is based on the maximum Social Security benefit, pursuant to §511 of Retirement and Social Security Law). The 2002 maximum Social Security earnings is \$84,900.	Earnings used in any one year cannot exceed the average earnings of the previous two years by more than 10%.	Article 14 (Must have 5 years of service) 33% of FAS or 2% of FAS for each year of service to a maximum of 30 years.	Death Benefit One - One month's salary for each year of service up to 36 years. or Death Benefit Two - After 1 year service time, 1 time annual salary, after two years service time, 2 times annual salary, after three years service time, 3 times annual salary with reduction of 4% per year beginning at age 61 through age 70. The death benefit cannot be less than 60% of the amount in effect at age 60.
Tier 4 (Article 15)	3% of gross salary ****	On or after September 1, 1983	62 *	Less than 20 years = 1/60th (1.66%) of FAS. 20 - 30 yrs = 1/50th (2%) of FAS 30 yrs + = 3/200th (1.5%) for each year beyond 30 years	Earnings used in any one year cannot exceed the average earnings of the previous two years by more than 10%.	Article 15 (Must have 10 years of service) 1/60th (1.66%) of FAS for each year of service	Death Benefit One - One month's salary for each year of service up to 36 years. or Death Benefit Two - After 1 year service time, 1 time annual salary, after two years service time, 2 times annual salary, after three years service time, 3 times annual salary with reduction of 4% per year beginning at age 61 through age 70. The death benefit cannot be less than 60% of the amount in effect at age 60.

* Tiers 2, 3 and 4 members may retire at age 55 without reduction of full benefits if 30 years of service are completed.

** Tier 1 members prior to 4/1/72, Tiers 3, 4: May use up to 30 days A/L and up to 30 days CT/OT earned during 3 year period of F.A.S. toward F.A.S.

*** Article 19 - Tier 1 & 2 members, whose date of membership is prior to July 27, 1976, will receive an additional month of service credit up to 24 months at retirement.

**** Article 19 - Tier 3 & 4 members who have been members of retirement system for at least 10 years or have 10 years credited service will no longer contribute 3% of gross salary.

***** Tiers 2, 3 and 4 members who selected death benefit one will have calculation done under death benefit one or death benefit two — which ever is greater will be paid.

Please Note: Tiers 2, 3 and 4 members who selected death benefit two have a post retirement death benefit as follows:
0 - 12 months = 50% of the benefit in force at retirement
12 - 24 months = 25% of the benefit in force at retirement
24 months on = 10% of the benefit in force at age 60.

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