

### Normal Retirement Reduction Factors – Retirement Option C

Expressed as a percentage of the total Maximum Benefit

Age of Member	%
47	99.09%
48	98.89%
49	98.73%
50	98.55%
51	98.48%
52	98.41%
53	98.33%
54	98.24%
55	98.14%
56	98.05%
57	97.94%
58	97.82%
59	97.69%
60	97.55%
61	97.38%
62	97.19%
63	96.95%
64	96.67%
65	96.33%
66	95.93%
67	95.47%
68	94.94%
69	94.34%
70	93.65%
71	92.86%
72	91.97%
73	90.95%
74	89.79%
75	88.48%
76	87.00%

The member's age on the chosen date of retirement is rounded to the nearest year to determine the appropriate reduction factor