

Normal Retirement Reduction Factors – Retirement Option C
Expressed as a percentage of the total Maximum Benefit

Age of Member	%
47	99.35%
48	99.23%
49	99.13%
50	99.00%
51	98.96%
52	98.90%
53	98.84%
54	98.77%
55	98.69%
56	98.60%
57	98.49%
58	98.37%
59	98.24%
60	98.09%
61	97.91%
62	97.71%
63	97.48%
64	97.21%
65	96.89%
66	96.53%
67	96.10%
68	95.61%
69	95.04%
70	94.38%
71	93.62%
72	92.74%
73	91.73%
74	90.57%
75	89.24%
76	87.73%

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