

## Age Reduction Factors

(Based on age and years of service)

<b>General/Teachers</b> <i>or</i> <b>Elected Officials/Executives/Judges</b> who <i>first</i> began in one of these categories <i>after</i> 12/31/2016													
Years of Service	Age												
	55	56	57	58	-	59	-	60	61	62	63	64	65
<b>5</b>	.584	.632	.680	.720	.704	.760	.752	.800	.840	.880	.920	.960	1.000
<b>6</b>	.597	.645	.693	.731	.712	.770	.760	.808	.846	.885	.923	.962	1.000
<b>7</b>	.610	.658	.706	.742	.720	.779	.768	.816	.853	.890	.926	.963	1.000
<b>8</b>	.622	.670	.718	.754	.728	.789	.776	.824	.859	.894	.930	.965	1.000
<b>9</b>	.635	.683	.731	.765	.736	.798	.784	.832	.866	.899	.933	.966	1.000
<b>10</b>	.648	.696	.744	.776	.744	.808	.792	.840	.872	.904	.936	.968	1.000
<b>11</b>	.661	.709	.757	.787	.752	.818	.800	.848	.878	.909	.939	.970	1.000
<b>12</b>	.674	.722	.770	.798	.760	.827	.808	.856	.885	.914	.942	.971	1.000
<b>13</b>	.686	.734	.782	.810	.768	.837	.816	.864	.891	.918	.946	.973	1.000
<b>14</b>	.699	.747	.795	.821	.776	.846	.824	.872	.898	.923	.949	.974	1.000
<b>15</b>	.712	.760	.808	.832	.784	.856	.832	.880	.904	.928	.952	.976	1.000
<b>16</b>	.725	.773	.821	.843	.792	.866	.840	.888	.910	.933	.955	.978	1.000
<b>17</b>	.738	.786	.834	.854	.800	.875	.848	.896	.917	.938	.958	.979	1.000
<b>18</b>	.750	.798	.846	.866	.808	.885	.856	.904	.923	.942	.962	.981	1.000
<b>19</b>	.763	.811	.859	.877	.816	.894	.864	.912	.930	.947	.965	.982	1.000
<b>20</b>	.776	.824	.872	.888	.824	.904	.872	.920	.936	.952	.968	.984	1.000
<b>21</b>	.789	.837	.885	.899	.832	.914	.880	.928	.942	.957	.971	.986	1.000
<b>22</b>	.802	.850	.898	.910	.840	.923	.888	.936	.949	.962	.974	.987	1.000
<b>23</b>	.814	.862	.910	.922	.848	.933	.896	.944	.955	.966	.978	.989	1.000
<b>24</b>	.827	.875	.923	.933	.856	.942	.904	.952	.962	.971	.981	.990	1.000
<b>25</b>	.840	.888	.936	.944	.864	.952	.912	.960	.968	.976	.984	.992	1.000
<b>26</b>	.853	.901	.949	.955	.872	.962	.920	.968	.974	.981	.987	.994	1.000
<b>27</b>	.866	.914	.962	.966	.880	.971	.928	.976	.981	.986	.990	.995	1.000
<b>28</b>	.878	.926	.974	.978	.888	.981	.936	.984	.987	.990	.994	.997	1.000
<b>29</b>	.891	.939	.987	.989	.896	.990	.944	.992	.994	.995	.997	.998	1.000
<b>30+</b>	.904	.952	1.000	1.000	.904	1.000	.952	1.000	1.000	1.000	1.000	1.000	1.000
<b>Age</b>				-	<b>55</b>	-	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>	<b>60</b>	<b>61</b>	<b>62</b>
<b>Elected Officials/Executives/Judges</b> who <i>first</i> began in one of these categories <i>before</i> 1/1/2017													

The age reduction may be less if you have partial years of creditable service in at least 5 of the last 10 annual earnings periods immediately *before* the earnings period of your WRS termination.

This *only* applies to partial years with non-teaching service to calculate your age reduction factor. ETF will calculate your final formula retirement or WRS disability benefit with the lower age reduction if you are eligible.