Factor	0.001	0.002	0.003	0.004	0.015	0.016	0.017	0.018	0.019	0.02	0.021	0.022	0.023	0.024	0.025
Years of Service / AGE:	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55-65
10															25.0
11															27.5
12															30.0
13															32.5
14															35.0
15															37.5
16															40.0
17															42.5
18															45.0
19															47.5
20	2.0	4.0	6.0	8.0	30.0	32.0	34.0	36.0	38.0	40.0	42.0	44.0	46.0	48.0	50.0
21	2.1	4.2	6.3	8.4	31.5	33.6	35.7	37.8	39.9	42.0	44.1	46.2	48.3	50.4	52.5
22		4.4	6.6	8.8	33.0	35.2	37.4	39.6	41.8	44.0	46.2	48.4	50.6	52.8	55.0
23			6.9	9.2	34.5	36.8	39.1	41.4	43.7	46.0	48.3	50.6	52.9	55.2	57.5
24				9.6	36.0	38.4	40.8	43.2	45.6	48.0	50.4	52.8	55.2	57.6	60.0
25					37.5	40.0	42.5	45.0	47.5	50.0	52.5	55.0	57.5	60.0	62.5
26					39.0	41.6	44.2	46.8	49.4	52.0	54.6	57.2	59.8	62.4	65.0
27					40.5	43.2	45.9	48.6	51.3	54.0	56.7	59.4	62.1	64.8	67.5
28					42.0	44.8	47.6	50.4	53.2	56.0	58.8	61.6	64.4	67.2	70.0
29					43.5	46.4	49.3	52.2	55.1	58.0	60.9	63.8	66.7	69.6	72.5
30					45.0	48.0	51.0	54.0	57.0	60.0	63.0	66.0	69.0	72.0	75.0
31					46.5	49.6	52.7	55.8	58.9	62.0	65.1	68.2	71.2	74.4	77.5
32					48.0	51.2	54.4	57.6	60.8	64.0	67.2	70.4	73.6	76.8	80.0
33					49.5	52.8	56.1	59.4	62.7	66.0	69.3	72.6	75.9	79.2	80.0
34					51.0	54.4	57.8	61.2	64.6	68.0	71.4	74.8	78.2	80.0	80.0
35						56.0	59.5	63.0	66.5	70.0	73.5	77.0	80.0	80.0	80.0
36							61.2	64.8	68.4	72.0	75.6	79.2	80.0	80.0	80.0
37								66.6	70.3	74.0	77.7	80.0	80.0	80.0	80.0
38									72.2	76.0	79.8	80.0	80.0	80.0	80.0
39										78.0	80.0	80.0	80.0	80.0	80.0
40										80.0	80.0	80.0	80.0	80.0	80.0

GROUP IV

(Police, Fire and Correctional Officers)

Requirements: You must be 55 years of age if you have less than (20) years of service.

You may retire at any age with (20) years of service.

If you are first employed after January 1, 1978, you must have (10) years of service.

Directions: Multiply the indicated percentage by the average of your three highest consecutive years salary.

NEWTON RETIREMENT OFFICE (617) 796-1095