

Benefit Calculation: Multiplier/Age at Retirement

The third part of the retirement benefit formula used to calculate your monthly retirement benefit is the multiplier. The multiplier is based on the tier you belong to and your age at retirement. If you are unsure of your tier, please read our publication “What Tier Am I?” or log on to MemberDirect and view your account summary.

Multipliers increase every quarter year (based on your date of birth) up to a maximum age that depends on your tier. The older you are when you retire, the higher the multiplier (up to the maximum for each tier). Once you reach the maximum age for your tier, your multiplier will no longer increase no matter how old you are when you retire.

Table 1: General Tier Multipliers

Age	General Tier 1	General Tier 3	General Tier 1, 3 (enhanced ¹)	General Tier 4 (PEPRA ²)
41.00	0.704%			
41.25	0.718%			
41.50	0.731%			
41.75	0.745%			
42.00	0.758%		0.782%	
42.25	0.772%		0.798%	
42.50	0.786%		0.814%	
42.75	0.800%		0.829%	
43.00	0.814%		0.845%	
43.25	0.829%		0.861%	
43.50	0.843%		0.877%	
43.75	0.858%		0.894%	
44.00	0.872%		0.910%	
44.25	0.887%		0.927%	
44.50	0.902%		0.943%	
44.75	0.917%		0.960%	
45.00	0.932%	0.902%	0.977%	
45.25	0.947%	0.915%	0.994%	
45.50	0.962%	0.928%	1.012%	
45.75	0.978%	0.941%	1.029%	
46.00	0.993%	0.954%	1.046%	
46.25	1.008%	0.968%	1.064%	
46.50	1.023%	0.981%	1.082%	
46.75	1.038%	0.995%	1.100%	
47.00	1.053%	1.008%	1.118%	
47.25	1.068%	1.022%	1.137%	
47.50	1.083%	1.036%	1.155%	
47.75	1.098%	1.050%	1.173%	
48.00	1.114%	1.064%	1.191%	
48.25	1.129%	1.079%	1.209%	
48.50	1.145%	1.093%	1.227%	
48.75	1.160%	1.108%	1.245%	
49.00	1.176%	1.122%	1.263%	
49.25	1.193%	1.137%	1.281%	
49.50	1.209%	1.152%	1.300%	
49.75	1.226%	1.167%	1.318%	
50.00	1.242%	1.182%	1.336%	
50.25	1.260%	1.197%	1.355%	
50.50	1.278%	1.212%	1.374%	
50.75	1.296%	1.228%	1.392%	
51.00	1.314%	1.243%	1.411%	
51.25	1.333%	1.258%	1.431%	
51.50	1.352%	1.273%	1.451%	
51.75	1.372%	1.288%	1.471%	
52.00	1.391%	1.303%	1.491%	1.000%
52.25	1.412%	1.318%	1.512%	1.025%
52.50	1.433%	1.333%	1.534%	1.050%
52.75	1.454%	1.348%	1.555%	1.075%
53.00	1.475%	1.364%	1.576%	1.100%
53.25	1.498%	1.379%	1.600%	1.125%
53.50	1.521%	1.395%	1.623%	1.150%
53.75	1.544%	1.410%	1.646%	1.175%

Age	General Tier 1	General Tier 3	General Tier 1, 3 (enhanced ¹)	General Tier 4 (PEPRA ²)
54.00	1.567%	1.426%	1.669%	1.200%
54.25	1.592%	1.443%	1.694%	1.225%
54.50	1.617%	1.459%	1.720%	1.250%
54.75	1.642%	1.476%	1.745%	1.275%
55.00	1.667%	1.492%	1.770%	1.300%
55.25	1.685%	1.510%	1.797%	1.325%
55.50	1.704%	1.528%	1.825%	1.350%
55.75	1.723%	1.546%	1.852%	1.375%
56.00	1.741%	1.564%	1.880%	1.400%
56.25	1.766%	1.583%	1.910%	1.425%
56.50	1.791%	1.602%	1.940%	1.450%
56.75	1.816%	1.622%	1.970%	1.475%
57.00	1.841%	1.641%	2.000%	1.500%
57.25	1.868%	1.662%	2.022%	1.525%
57.50	1.895%	1.683%	2.045%	1.550%
57.75	1.921%	1.704%	2.067%	1.575%
58.00	1.948%	1.725%	2.089%	1.600%
58.25	1.976%	1.748%	2.119%	1.625%
58.50	2.004%	1.771%	2.149%	1.650%
58.75	2.033%	1.794%	2.180%	1.675%
59.00	2.061%	1.817%	2.210%	1.700%
59.25	2.091%	1.842%	2.241%	1.725%
59.50	2.122%	1.867%	2.273%	1.750%
59.75	2.152%	1.892%	2.305%	1.775%
60.00	2.182%	1.917%	2.337%	1.800%
60.25	2.204%	1.935%	2.371%	1.825%
60.50	2.225%	1.954%	2.405%	1.850%
60.75	2.247%	1.973%	2.439%	1.875%
61.00	2.268%	1.991%	2.473%	1.900%
61.25	2.289%	2.016%	2.509%	1.925%
61.50	2.311%	2.041%	2.546%	1.950%
61.75	2.332%	2.066%	2.582%	1.975%
62.00	2.354%	2.091%	2.619%	2.000%
62.25	2.375%	2.118%		2.025%
62.50	2.397%	2.145%		2.050%
62.75	2.418%	2.171%		2.075%
63.00	2.440%	2.198%		2.100%
63.25	2.461%	2.226%		2.125%
63.50	2.483%	2.254%		2.150%
63.75	2.504%	2.283%		2.175%
64.00	2.526%	2.311%		2.200%
64.25	2.547%	2.341%		2.225%
64.50	2.568%	2.372%		2.250%
64.75	2.590%	2.402%		2.275%
65.00	2.611%	2.432%		2.300%
65.25				2.325%
65.50				2.350%
65.75				2.375%
66.00				2.400%
66.25				2.425%
66.50				2.450%
66.75				2.475%
67.00				2.500%

Table 2: Safety and Safety Probation Tier Multipliers

Age	Probation Tiers 1,2	Safety Tiers 1,2	Safety/ Probation Tier 3 (PEPRA ²)
41.00	1.252%	1.433%	
41.25	1.270%	1.454%	
41.50	1.288%	1.475%	
41.75	1.307%	1.496%	
42.00	1.325%	1.517%	
42.25	1.344%	1.539%	
42.50	1.363%	1.561%	
42.75	1.382%	1.582%	
43.00	1.401%	1.604%	
43.25	1.420%	1.627%	
43.50	1.440%	1.649%	
43.75	1.460%	1.672%	
44.00	1.479%	1.694%	
44.25	1.500%	1.718%	
44.50	1.520%	1.741%	
44.75	1.541%	1.764%	
45.00	1.561%	1.787%	
45.25	1.582%	1.812%	
45.50	1.603%	1.836%	
45.75	1.624%	1.860%	
46.00	1.645%	1.884%	
46.25	1.668%	1.910%	
46.50	1.690%	1.936%	
46.75	1.713%	1.967%	
47.00	1.736%	1.988%	
47.25	1.756%	2.011%	
47.50	1.776%	2.034%	
47.75	1.797%	2.057%	
48.00	1.817%	2.081%	
48.25	1.839%	2.106%	
48.50	1.861%	2.131%	
48.75	1.883%	2.156%	

Age	Probation Tiers 1,2	Safety Tiers 1,2	Safety/ Probation Tier 3 (PEPRA ²)
49.00	1.904%	2.181%	
49.25	1.928%	2.208%	
49.50	1.952%	2.236%	
49.75	1.976%	2.263%	
50.00	2.000%	2.290%	2.000%
50.25	2.026%	2.320%	2.025%
50.50	2.052%	2.350%	2.050%
50.75	2.077%	2.379%	2.075%
51.00	2.103%	2.408%	2.100%
51.25	2.131%	2.441%	2.125%
51.50	2.159%	2.473%	2.150%
51.75	2.187%	2.505%	2.175%
52.00	2.216%	2.537%	2.200%
52.25	2.246%	2.572%	2.225%
52.50	2.277%	2.607%	2.250%
52.75	2.308%	2.642%	2.275%
53.00	2.338%	2.678%	2.300%
53.25	2.372%	2.716%	2.325%
53.50	2.406%	2.755%	2.350%
53.75	2.439%	2.793%	2.375%
54.00	2.473%	2.825%	2.400%
54.25	2.509%	2.874%	2.425%
54.50	2.546%	2.915%	2.450%
54.75	2.583%	2.958%	2.475%
55.00	2.620%	3.000%	2.500%
55.25			2.525%
55.50			2.550%
55.75			2.575%
56.00			2.600%
56.25			2.625%
56.50			2.650%
56.75			2.675%
57.00			2.700%

Table 3: California Government Code Sections

Tier	CA Code
General Tier 1	31676.11
General Tier 3	31676.12
General Tier 3 (enhanced)	31676.1
General Tier 4	7522.20(a)
Probation Tiers 1,2	31664
Safety Tiers 1,2	31664.2
Safety/Probation Tier 3	7522.25(d)

¹ Enhanced Benefit Adoption Dates:
 1/1/2002 – Management, Department Heads and Confidential MOUs
 10/1/2003 – all other General Tier 3
² PEPRA – Membership Date on or after January 1, 2013