

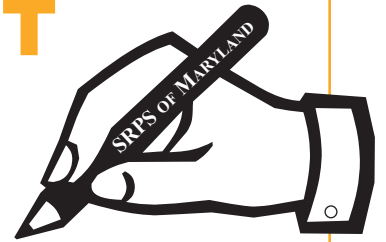
Employees' and Teachers' Retirement System

BENEFIT WORKSHEET

Key term:

Average Final Compensation (AFC) = Three highest years of earnings ÷ 3

Note: This formula does not apply for bifurcated/Plan C members



SERVICE RETIREMENT FORMULA

$$\frac{\text{AFC}}{55} \times \text{Years of Service}$$
$$\frac{\quad}{55} \times \underline{\hspace{10em}}$$

***DIVIDED BY 12
EQUALS***

Monthly Basic Allowance \$ _____

Eligibility Requirements for Normal Service Retirement are:

- at least 30 years of eligibility service; or
- at least age 60.

STATE RETIREMENT AND PENSION SYSTEM OF MARYLAND

120 E. Baltimore St., Baltimore, MD 21202-6700 • 410-625-5555 / 1-800-492-5909 • www.sra.state.md.us