

## Retirement System Benefits & Eligibility Requirements for Public Safety Personnel

Plan Basics			Benefits		Eligibility		COLA
State	Plan	Social Security?	Benefit factor	Final Average Salary Determination	Retirement Eligibility	Vesting period	COLA Description
AL	Alabama ERS (State Police)	Yes	2.38	Highest 5 years	56/10	10	Ad hoc
AR	Arkansas State Police RS	Yes	2.475; If retirement is prior to age 62, an additional .513% of FAP will be paid until the retiree attains age 62	Highest 48 months	any/30 or 65/5; The age requirement is reduced by 1 month for every 2 months of Public Safety service credit, but not below age 55; any/30 or 65/5; The age requirement is reduced by 1 month for every 2 months of Public Safety service credit, but not below age 55	5	Automatic 3.0% compounded
AR	Arkansas Local Police & Fire RS	Varies	2.94 for non-SS covered; 1.94, plus 1.0% for each year of service until the member's normal Social Security retirement age, for SS-covered	Highest 36 months within the last 120 months	Normal retirement at any/28, 55/20 or 60/5 Early retirement at 50/20	10	Automatic 3.0% compounded
AZ	Arizona Public Safety Personnel RS	Varies	Graded multiplier from 1.5 to 2.5 based on amount of service	Highest 5 of last 15 years	55/15; Members hired on or after 7/1/17 who have earned at least 15 years of credited service may retire at age 52.5 and will receive a benefit that is actuarially equivalent to their normal retirement benefit.	15	Automatic, based on CPI for the Phoenix region, up to 2.0%. For new hires on or after 7/1/17, the cap is lowered to 1.5% if the system falls below 90% funded; 1.0% if below 80% funded; and the COLA is eliminated if below 70% funded.
AZ	Arizona Corrections Officer RS	Varies	Graded multiplier from 1.25 to 2.25 based on amount of service	Highest 5 of last 10 years; capped at \$70,000 annually	55/10; Members hired on or after 7/1/18 who have earned at least 10 years of credited service may retire at age 52.5 and will receive a benefit that is actuarially equivalent to	10	Automatic, based on CPI for the Phoenix region, up to 2.0%. For new hires on or after 7/1/17, the cap is lowered to 1.5% if the system falls below 90% funded; 1.0% if below 80% funded; and the COLA is

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					their normal retirement benefit.		eliminated if below 70% funded.
CA	CalPERS (State Safety)	No	Depends on employer election of either 2.0%, 2.5%, or 2.7%	Highest 36 months	Normal retirement at 57/5 Early retirement at 50/5 with an actuarially reduced multiplier for each year below normal retirement age	5	2.0%, which may be adjusted based on actual inflation in the current and prior years
CA	CalPERS (Local Safety)	Varies	Depends on employer election: ranging from 2.0% to 3.0%	Highest 36 months	Normal retirement at 57/5 Early retirement at 50/5 with an actuarially reduced multiplier for each year below normal retirement age	5	Based on CPI and depending on employer election, up to 3 to 5 percent
CA	Los Angeles Police & Fire Pension Plan	No	Differs by tier. For Tier 6: 40% of FAS with 20 years of service, plus additional 3.0% for years 21-25; 4% for years 26-30; and 5.0% for years 31-33. Maximum benefit payable is 90% of FAS.	Differs by tier: Highest 24 months' average salary for Tier 6	Differs by tier: 50/20 for Tier 6	20	Differs by Tier: Based on CPI for the Los Angeles area, up to 3% for Tier 6
CA	Orange County ERS	No	2.0 at age 50; 2.5 at age 55; 2.7 at age 57	Highest 36 months	50/5	N/A	CPI up to 3.0%
CO	Colorado Fire & Police Pension Association	No	2.0 for the first 10 years, then 2.5 for each year thereafter	Highest 3 years	Normal retirement at 55/25 Early retirement at any/30 or 50/5	5	Ad hoc
CO	Colorado PERA (State Troopers)	No	2.5	Highest 5 years	Normal retirement at Any/30, 50/25, 55/20 or 65/5 if hired before 1/1/20; Any/35, 55/25	5	Those hired on or after 1/1/07, are awarded the lesser of the effective COLA Cap (currently 1.50%) and the average of the

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					or 65/5 if hired on or after 1/1/20  Early retirement at 50/20 or 60/5 if hired before 1/1/20; 55/20 or 60/5 if hired on or after 1/1/20		monthly CPI-W amounts for the prior calendar year; provided the cost of the COLA does not exceed 10% of each division's annual increase reserve. The COLA Cap can change through the provisions of an auto-adjust mechanism which is triggered dependent upon the ratio of total contributions made to the determination of total required contributions (based on a layered, 30-year amortization approach).
CT	Connecticut SERS (Hazardous Duty)	Yes	2.5 for the first 20 years of service plus 2.0 for service in excess of 20 years	Highest 5 years	Normal retirement at any/25  Early retirement at 58/10; benefit is reduced by 0.25% for each month prior to age 60 if at least 25 years of service or age 62 if at least 10 but less than 25 years of service.	10	For employees retiring on or after July 1, 2022, the annual rate of increase will be the CPI-W from 0.00% to 2.00%, plus 60% of the annual rate of increase in CPI-W from 3.33% to 6.00%, plus 75% of the annual rate of increase in CPI-W above 6.00%, with a cap on the COLA rate of 7.50%.
CT	Connecticut Municipal (Police & Fire)	No (most)	2.0% for non-SS members, 1.5% of final average salary up to the year's salary breakpoint plus 2.0% of final average salary in excess of the breakpoint	Highest 3 years	Normal retirement at Age 55 with 5 years of continuous service, 55/15, or any/25  Early retirement at 5 years of continuous active service regardless of age.	5 years of continuous service or 15 total years	60% of the annual increase in CPI, with a minimum of 2.5% and a maximum of 6.0%
DC	DC Police & Fire	No	2.5	Highest 3 years	Any/25 or 60/any	5	Automatic based on CPI, up to 3%, compounded, for members hired on or after 11/10/96. Automatic, based on CPI, compounded (uncapped) for members hired before 11/10/96.

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DE	State Police Pension Plan	No	2.5 for the first 20 years of service plus 3.5 for each year of service over 20 years	Highest 3 years	55/10, any/20, or Rule of 75 with at least 10 years of service	10	Ad hoc
DE	County & Municipal Police & Firefighters Pension Plan	Yes	2.5 for the first 20 years of service plus 3.5 for each year of service over 20 years	Highest 3 years	62/5, any/20, or Rule of 75 with at least 10 years of service	5	Ad hoc
FL	Florida RS (Special Risk)	Yes	3.0	Highest 8 years	Normal retirement at any/30 or 60/8  Early retirement at any/8; benefit is equal to the normal retirement benefit accrued to the date of early retirement reduced by 5.5% for each month that the early retirement date precedes the normal retirement date based on age	8	No COLA for benefits earned on or after 7/1/11
FL	Fort Lauderdale Police & Firefighters' RS	Yes	3.0; maximum 75% of AFC	Highest 5 years	Normal retirement at 55/10 or any/20  Early retirement at 50/10; benefit reduced by 3.0% for each year that the benefit commencement date precedes the normal retirement date	10	Following one year of retirement, lesser of full CPI or percentage increase that can be funded by excess investment gains for the preceding year. Maximum 5.0%.
FL	Miami Police Officers' & Firefighters' Retirement	No	3.0% for the first 15 years of service plus 3.5% for service over 15 years	Highest 5 years	Normal retirement at Rule of 70 at age 50 for firefighters and age 49 for police officers,	10	Ad hoc

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	Trust				and with 10 years of service Early retirement at any/20		
HI	Hawaii ERS (Police & Fire)	No	2.25	Highest 5 years	Normal retirement at 60/10 Early retirement at 55/25	10	Automatic, 1.5% simple
IA	Municipal Fire & Police RS	No	66% of average final compensation plus 2.0% of average final compensation for each year of service in excess of 22 years. The maximum benefit is 82% of average final compensation.	Highest 3 years	55/22	4	Automatic, 1.5% compounded. An additional fixed COLA is provided based on length of retirement. For members retired fewer than 5 years, an additional \$15 is applied. For members retired 5-10 years, \$20. For members retired 10-15 years, \$25. For members retired 15-20 years, \$30. For members retired more than 20 years, \$35. No COLA is provided to members who terminate prior to becoming eligible for retirement.
IA	Peace Officers' RS	No	60.5% of AFC at retirement plus 2.75% of AFC for each year of service over 22 years (up to 10 years)	Highest 3 years	Normal retirement at 55/22 Early retirement at 50/22	4	Benefit is adjusted for changes in the pay scales by an amount equal to 40% of the difference between the monthly earnable compensation payable to an active member of the department, of the same rank and position on the salary scale as was held by the retired member at the time of the member's retirement.
IA	Iowa PERS (Sheriffs and Deputies)	Yes	2.7272 for first 22 years of service; 1.5 for years 22-30. Maximum formula is 72% of average salary	Highest 3 years	55/4 or 50/22	4	None
IA	Iowa PERS (Protective Occupations)	Yes	2.0% for the first 30 years of service; 1.0% for years 31-35	Highest 3 years	55/4	4	None

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ID	Idaho PERS (Police & Fire)	Yes	2.3	Highest 42 months	Normal retirement at 60/5 or Rule of 80 Early retirement at 50/5	5	Automatic 1% compounded (as long as CPI rises at least 1%), plus discretionary COLA if the CPI is greater than 1%. Total COLA (mandatory plus discretionary) cannot exceed 6%. The Board also has the discretion to award a retroactive COLA to make up for prior years when the full CPI was not awarded.
IL	Municipal Retirement Fund	Yes	2.5	Highest 96 consecutive of last 120 months	Normal retirement at 55/10 Early retirement at 50/10	20	Lesser of 3.0% or one-half of CPI
IL	Firemen's Annuity & Benefits Fund of Chicago	No	50% of the average salary for the highest 48 consecutive months of the last 10 years of service, plus an additional 2.5% of such average salary for each year of service or fraction thereof beyond 20 years of service (capped at 75% of average salary)	Highest 48 consecutive months	55/10	10	Lesser of 3.0% or one-half of CPI
IL	Policemen's Annuity & Benefits Fund of Chicago	No	50% of the average salary for the highest 48 consecutive months of the last 10 years of service, plus an additional 2.5% of such average salary for each year of service or fraction thereof beyond 20 years of service (capped at 75% of average salary)	Highest 48 consecutive months	55/10	10	Lesser of 3.0% or one-half of CPI

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IN	1977 Police Officers' and Firefighters' Retirement Fund	No	50% of final years' base salary, plus 1% of base salary for each six months of active service over 20 years.	Final year	Normal retirement at 55/20 Early retirement at 50/20; early retirement benefits are reduced by 7% per year for commencement between ages 50 and 52	20	CPI up to 3.0%
IN	Excise, Gaming & Conservation Officers' Retirement Fund	Yes	1.1% plus a mandatory DC plan component	Average of the highest 5 annual salaries	Normal retirement at 55/20 Early retirement at 45/15; benefit reduced by 0.25% for each month that the benefit commencement date precedes age 60, not to exceed 75% of average annual salary.	15	Legislation passed in the 2018 legislative session creates a funding mechanism to provide for future benefit increases or 13th checks. The INPRS Board has the authority to have employers contribute up to 1% of member pay into the fund. Increases or payments are made upon passed legislation subject to the availability of funds to provide the benefit.
KS	Kansas PERS (Police & Fire)	No	2.5	Highest 3 of last 5 years	Normal retirement at 50/25, 55/20, or 60/15 Early retirement at 50/20; benefit reduced 0.4% for each month under age 55	15	Ad hoc as approved by the legislature
KS	Wichita Police & Fire RS	No	2.5; maximum 75% of final average salary	Highest 3 years within the last 10 years of service	Normal retirement at any/30, 50/20 or 55/10 Deferred vested retirement available for those with 10 years of service; 2.5% multiplier, benefit begins at age 55	10	2.0% simple following 36 months of retirement
KY	Kentucky ERS Hazardous	Yes	Those hired on or after 1/1/14 participate in a cash balance plan which is credited with the member's	Highest 5 years	60/5 or any 25	5	Automatic, tied to CPI, not to exceed 1.5% after 12 months of retirement, compounded. COLA be granted only if the system is over

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			8.0% contribution, 7.50% employer contribution, and a minimum of 4.0% annual interest (plus 75% of the amount of the plan's annual investment return that exceeds 4.0%).				100% funded or if the legislature prefunds the COLA
KY	Kentucky County ERS Hazardous	Yes	Those hired on or after 1/1/14 participate in a cash balance plan which is credited with the member's 8.0% contribution, 7.50% employer contribution, and a minimum of 4.0% annual interest (plus 75% of the amount of the plan's annual investment return that exceeds 4.0%).	Highest 3 years	65/5 or Rule of 87 at age 57	5	Automatic, tied to CPI, not to exceed 1.5% after 12 months of retirement, compounded. COLA be granted only if the system is over 100% funded or if the legislature prefunds the COLA
KY	Kentucky State Police RS	Yes	Those hired on or after 1/1/14 participate in a cash balance plan which is credited with the member's 5.0% contribution, 7.50% employer contribution, and a minimum of 4.0% annual interest (plus 75% of the amount of the plan's annual investment return that exceeds 4.0%).	Highest 60 consecutive months	60/5 or any 25	5	Automatic, tied to CPI, not to exceed 1.5% after 12 months of retirement, compounded. COLA be granted only if the system is over 100% funded or if the legislature prefunds the COLA
LA	Louisiana SERS (Hazardous Duty Plan)	No	3.33	Highest 60 months	Normal retirement at 55/12 or any/25 Early retirement at any/20	12	Subject to approval by the legislature and contingent upon funding available in COLA account consisting of excess investment returns; COLA amount is based on plan funded percentage and investment returns; COLA amount ranges from the lesser of



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							1.5% or CPI-U (55% funded) to the lesser of 3.0% or CPI-U (80% funded), if certain actuarial rates of return are met; COLA applies only to first \$60,000 of benefit, indexed to CPI; minimum COLA eligibility at age 60, if retired at least one year; COLAs may be granted only every other year until system is at least 85% funded; participants may elect retirement option providing an actuarially reduced benefit with auto annual 2.5% COLA beginning at age 55.
LA	Municipal Police Retirement System	No	3.33	Highest 60 consecutive months	Normal retirement at 50/20 or 55/12 Early retirement at any/20	10	The Board of Trustees is authorized to use interest earnings in excess of the normal requirements to grant annual cost of living increases of 3% of each retiree's original or current benefit.
LA	State Police Retirement System	No	3.33	Final 60 months	Any25 or 55/12	12	The Board of Trustees is authorized to use interest earnings in excess of the normal requirements to grant annual cost of living increases of 3% of each retiree's original or current benefit.
LA	Firefighters Retirement System	No	3.33	Highest 60 months	55/12, 50/20 or any/25	12	The Board of Trustees is authorized to use interest earnings in excess of the normal requirements to grant annual cost of living increases of 3% of each retiree's original or current benefit.
LA	Sheriffs Pension Fund	No	3.0	Highest 60 months	Normal retirement at 62/12, 60/20, or 55/30 Early retirement at 50/20	12	The Board of Trustees is authorized to grant COLAs of up to 2.5%; members retiring on or after 7/1/07 who have not attained age 60 must be retired for three years before receiving a COLA.

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MD	Baltimore Fire & Police Employees' Retirement System	Yes	2.5 for the first 20 years of service plus 2.0 for service over 20 years	Highest 36 consecutive months	Normal retirement at 55/15 or any/25  Early retirement at 50/10 or any/20: benefit is reduced by 6.5% per year for the first five years, 4.5% for the next five years, 3.0% for the next five years, and 2.0% per year thereafter, from the date the member would have been eligible for normal retirement	15	Those under age 55 receive no COLA; those age 55 to age 65 receive a 1.0% annual COLA; those age 65 or older receive a 2.0% annual COLA
MD	Law Enforcement Officers' Pension System	Yes	2.0	Highest 5 years	50/25	10	For service earned after 6/30/2011, automatic based on CPI, capped at 2.5% or the increase in CPI if the recent calendar year market value rate of return was greater than or equal to the assumed actuarial investment return of 7.45%. If that threshold is not met, COLA is the lesser of 1.0% or the increase in CPI.
MD	State Police Retirement System	No	2.55; maximum benefit is 71.4% of average final compensation	Highest 5 years	50/25	10	For service earned after 6/30/2011, automatic based on CPI, capped at 2.5% or the increase in CPI if the recent calendar year market value rate of return was greater than or equal to the assumed actuarial investment return of 7.45%. If that threshold is not met, COLA is the lesser of 1.0% or the increase in CPI.
ME	Maine PERS (State Police)	No	2.0	Highest 3 years, not to exceed 5% per year or 10% over the highest 3 years	Any/25	25	CPI on first \$20,000 of benefit
MI	State Police Retirement	No	2.4 for first 25 years, then reducing by 0.4 each year	Final 5 years	Normal retirement at 55/25, 60/10	10	2% simple not to exceed \$500 annual increase

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	System		until reaching zero at 30 years of service		Early retirement at 50/10 with a multiplier of 2.0		
MN	PERA Correctional Plan	Varies	1.9% upon attainment of 10 years of service	Highest 60 consecutive months	Normal retirement at 55/10 Early retirement at 50/5 with an actuarial reduction for each year of age below 55	50% vesting at 5 years of service growing to full vesting at 10 years of service.	100% of the Social Security Cost of Living Adjustment, with a floor of 1.0% and a cap of 2.5%. If the funding status declines to 85% for two consecutive years or 80% for one year, the cap will be lowered to 1.5%.
MN	PERA Police & Fire	Yes	3.0% upon attainment of 20 years of service (benefit maxed out at 33 years of service)	Highest 60 consecutive months	Normal retirement at 55/20 Early retirement at 50/10 with a reduction of 5% for each year of age under 55	50% vesting at 5 years of service growing to full vesting at 10 years of service.	Automatic, compounded, equal to 50% of inflation with a floor of at least 1.0% if inflation is 2.0% or lower, and a cap of 1.5% if inflation is higher than 3.0%.
MN	SRS Correctional Plan	Yes	2.2	Highest 5 years	Normal retirement at 55/10 Early retirement at Age 50 with a 5% reduction for each year less than age 55	50% vesting at 5 years of service growing to full vesting at 10 years of service.	1.5%
MN	SRS State Patrol Plan	No	3.0	Highest 5 years	Normal retirement at 55/10 Early retirement at Age 50 with a 5% reduction for each year less than age 55	50% vesting at 5 years of service growing to full vesting at 10 years	1.0%

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						of service.	
MO	MoDOT & Patrol Employees' Retirement System	Yes	1.7% plus 0.8% per year until age 62	Highest 3 consecutive years	55/5	5	Lesser of 80% of the increase in CPI or 5.0%
MO	Missouri LAGERS	Varies	Options range between 1.0-2.5. Chosen at local unit level.	Highest 3 or 5 of last 10 years. Chosen at local unit level.	Normal retirement at 55/5 Early retirement at 50/5; benefit reduced 0.5% for every month younger than age 55	5	Annual compound COLA based on CPI-U. Cannot exceed 4% annually.
MO	Kansas City Police ERS	Yes	2.5; max 80% FAS	Highest 3 years	Normal retirement at any/27 or 60/15  Deferred vested retirement available for those with 15 years of service; benefit begins at age 55 for those hired before 8/28/13, or age 60 for those hired on or after 8/28/13	15	Ad hoc, not to exceed 3.0%
MS	Highway Safety Patrol RS	Yes	2.5	Highest 4 consecutive years	Normal retirement at 55/5 or any/25  Early retirement at 45/20	5	Automatic, 3% simple, until age 60, then compounded thereafter
MT	Sheriffs' Retirement System	Yes	2.5	Highest 5 years	Normal retirement at earliest of age 60 or the attainment of 20 years of service credit  Early retirement at 50/5	5	Guaranteed annual benefit adjustment (GABA) equal to 1.5% following 36 months of retirement
MT	Game Warden's and	Yes	2.5	Highest 5 years	Normal retirement at 50/20	5	Guaranteed annual benefit adjustment (GABA) equal to 1.5% following 36 months

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	Peace Officers' Retirement System				Early retirement at 55/5		of retirement
MT	Highway Patrol Officers' Retirement System	No	2.6	Highest 3 years	Normal retirement at earliest of age 60 or the attainment of 20 years of service credit Early retirement at any/10	5	Guaranteed annual benefit adjustment (GABA) equal to 1.5% following 36 months of retirement
MT	Firefighters' Unified Retirement System	No	2.5	Highest 3 years	Normal retirement at earliest of age 60 or the attainment of 20 years of service credit Early retirement at 50/5; benefit equal to normal retirement benefit calculated using HAC and service credit at early retirement	5	For retired members who became active members on or after July 1, 1997, or those who elected to be covered under GABA and who have been retired at least 12 months, a GABA will be made each year in January equal to 3%.
MT	Municipal Police Officers' Retirement System	No	2.5	Highest 3 years	50/5 or any/20	5	For retired members who became active members on or after July 1, 1997, or those who elected to be covered under GABA and who have been retired at least 12 months, a GABA will be made each year in January equal to 3%.
NC	NC Retirement System (Local Police & Fire)	Yes	1.85	Highest 4 consecutive years	Normal retirement for law enforcement: 55/any; law enforcement and firefighters: 60/25, any/30 Early retirement 50/15, reduced by 4% for each year member is under age 55 (police only)	5	Ad hoc

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NC	NC Retirement System (State Police & Fire)	Yes	1.82	Highest 4 consecutive years	Normal retirement at 55/5, any/30 Early retirement at 50/15, reduced by 4% for each year member is under age 55 (police only)	5	Ad hoc
NC	Charlotte Firefighters' RS	Yes (most)	2.6	Highest 2 consecutive years within last 5 years	Normal retirement at Any/30, 50/25, or 60/5 Early retirement at any/25; benefit reduced by 3% for each year member is under age 50	5	None
ND	PERS (Law enforcement officers)	Yes	2.0	Highest 36 months	Normal retirement at 55/3 Early retirement at 50/3, reduced by one-half of one percent for each month before age 55 or the age at which the Rule of 85 is met	5	Ad hoc
ND	Highway Patrol Retirement System	No	3.6 for 1st 25 years, 1.75 thereafter	Highest 36 months	Normal retirement at 55/any or Rule of 80 Early retirement at 50/10, reduced by one-half of one percent for each month before age 55	10 years or age 55 while employed	Ad hoc
NE	State Patrol RS	No	3.0	Highest 5 years	Normal retirement at 50/25, 55/10, 60/any Early retirement at 50/10; benefit reduced by 5/9% for each month before the earlier	10	CPI up to 1.0%

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					of age 55 or 25 years of service		
NE	Omaha Police & Fire Pension System	No	Benefits are determined as a percentage of AFC, ranging from 20% to 75%, depending on years of service and age at retirement	Highest 78 within the final 130 pay periods	55/10 or 50/20	10	Lesser of 3.0% or \$50 (\$65 for Fire retirements after 6/30/07), beginning in the 13th month of retirement.
NH	NHRS (Group II Police & Fire)	No	2.0	Highest 5 years	Normal retirement at 52.5/25 or 60/any Early retirement at 50/25: benefit is reduced 0.25% per month for each month prior to age 52.5	10	Ad hoc as approved by the legislature
NJ	New Jersey Police & Fire RS	Yes	The greater of: 1/60th of final compensation for each year of service or 2.0% of final compensation for years of service up to 30, plus 1.0% of final compensation for years of service over 30	Highest 3 years	55/10	10	COLA suspended until the plan funding level reaches 80%, after which a panel will assess the prudence of paying a COLA.
NJ	State Police RS	No	50% of final comp.; Members who retire with 25 or more years of service receive 65% of final compensation plus 1% for each year of service in excess of 25 (up to 70%)	Final 12 months if hired before 5/22/10; Highest 3 years if hired on or after 5/22/10	Any/20	10	COLA suspended until the plan funding level reaches 80%, after which a panel will assess the prudence of paying a COLA.
NM	PERA (Municipal)	No	2.0-3.0 depending on	Highest 60	60/6 or any/25	6	Automatic 2.0% compounded. Retirees earning \$20,000 or less receive a COLA of

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	Firefighters)		coverage plan	consecutive months			2.5%
NM	PERA (Municipal Police)	No	2.0-3.0 depending on coverage plan	Highest 60 consecutive months	60/6 or any/25	6	Automatic 2.0% compounded. Retirees earning \$20,000 or less receive a COLA of 2.5%
NM	PERA (State Police & Corrections Officers)	No	3.0	Highest 60 consecutive months	60/6 or any/25	6	Automatic 2.0% compounded. Retirees earning \$20,000 or less receive a COLA of 2.5%
NV	PERS (Police & Fire)	No	2.50, maximum benefit capped at 75% of final average compensation.	Highest 36 consecutive months	Normal retirement at 65/5, 60/10, 50/20, or any/30 Early retirement at Any age with 5 years of service. 6% reduction per year prior to normal retirement age	5	After 3 years of receiving benefits, automatic COLA of 2% annually, rising gradually to 5% annually, compounded, after 14 years of benefits; the compounded COLA is capped by the lifetime CPI for the period of retirement, i.e., it may not exceed inflation.
NY	NY State & Local Police & Fire	Yes	1.67 if retired with less than 20 years, or 1.75 if retired with 20 years, plus an additional 2.0 for each year of service over 20 years	Highest 3 years	Normal retirement at 62/10 Early retirement at 55/10; 6.5% benefit reduction for each year below age 62	10	Automatic, based on one-half of the increase in the annual CPI, applied to first \$18,000 of annual pension, compounded: must be 62 and retired for 5 years, or 55 and retired for 10 years, to receive COLA; COLA is a minimum of 1% and a maximum of 3%.
NY	NY City Fire Pension Plan	Yes	2.1% for the first 20 years; 4.0% for service in excess of 20 years, less 50% of the primary Social Security retirement benefit at age 62	Highest 3 years	Normal retirement at any/22 Early retirement at any/20; benefit equals 2.1% of FAS for the first 20 years plus 0.33% of FAS for each month in excess of 20 years (total benefit not to exceed 50% of FAS, less 50% of primary Social Security benefit commencing at age 62)	5	Lesser of 3.0% or CPI



## Retirement System Benefits & Eligibility Requirements for Public Safety Personnel

Plan Basics			Benefits		Eligibility		COLA
State	Plan	Social Security?	Benefit factor	Final Average Salary Determination	Retirement Eligibility	Vesting period	COLA Description
NY	NY City Police Pension Plan	Yes	2.1% for the first 20 years; 4.0% for service in excess of 20 years, less 50% of the primary Social Security retirement benefit at age 62	Highest 3 years	Normal retirement at any/22 Early retirement at any/20; benefit equals 2.1% of FAS for the first 20 years plus 0.33% of FAS for each month in excess of 20 years (total benefit not to exceed 50% of FAS, less 50% of primary Social Security benefit commencing at age 62)	5	Lesser of 3.0% or CPI
OH	Police & Fire Pension Fund	No	2.5 for the first 20 years of service, 2.0 for the next five years of service, and 1.5 for each year of service in excess of 25 years.	Highest 5 years	Normal retirement at 52/25 Early retirement at 48/25	15	Lesser of 3% or the CPI, automatic, simple; COLA delayed until age 55 for all members except survivors and those receiving permanent disability benefits.
OH	PERS (Law Enforcement)	No	2.5 for the first 25 years of service plus 2.1 for each year of service thereafter; benefit capped at 90 percent of FAS	Highest 5 years	Normal retirement at 52/25 or 64/15 Early retirement at 48/25 or 56/15	15	CPI, capped at 3.0%, simple
OK	Law Enforcement Officers' RS	No for Highway Patrol; Yes for other members	2.5	Highest 3 years	Any/20 or 62/10	10	Ad hoc
OK	Firefighters Pension & RS	Yes	Normal retirement benefit equal to 50% of average final compensation; Benefits continue to accrue for service up to thirty years at 2.5% per year	Highest 30 consecutive months of the last 60 months of credited service	50/22	10	N/A

## Retirement System Benefits & Eligibility Requirements for Public Safety Personnel

Plan Basics			Benefits		Eligibility		COLA
State	Plan	Social Security?	Benefit factor	Final Average Salary Determination	Retirement Eligibility	Vesting period	COLA Description
OK	Police Pension System	Yes	2.5	Highest 30 consecutive months of the last 60 months of credited service	Any/20	10	Annual adjustment equal to one-third to one-half of the increase or decrease of any adjustment to the base salary of a regular police officer.
OR	PERS (Police & Fire)	Yes	Hybrid plan with a multiplier of 1.5	Highest 3 years	Normal retirement at 60/5 or 53/25 Early retirement at 50/5	5	Automatic, based on CPI up to 1.25% on the first \$60,000 in benefits and 0.15% on amounts above \$60,000 for benefits earned after 10/1/13.
RI	State Police Retirement Benefits Trust	No	2.0	Highest 5 years	Members other than Superintendent of State Police can retire on or after the attainment of a 50% benefit multiplier.	10	Annual COLA is comprised of the sum of two elements; 1) 50% of the 5-year average investment return of the retirement system, less 5.5%, with a floor of 0% and a cap of 4%, and 2) the lesser of 3% or the increase in CPI for the previous year. The COLA produced by the sum of these elements is subject to a floor of 0% and a cap of 3.5%, and is applied to the first \$25,855 of retirement allowance, with such amount indexed annually in the same percentage as determined above. The COLA commences upon the third anniversary of the date of retirement or the date on which the retiree reaches his or her Social Security retirement age, whichever is later. A COLA is granted annually as long as the plan is at least 80% funded. If the plan funding is below 80% the COLA is granted every four years until 80% funding is reached.
RI	MERS (Police & Fire)	No	2.0, capped at 75% of AFC. 2.25 for members who retire after attaining age 57 with 30 years of service	Highest 5 years	Normal retirement at 50/25 or any/27. Members with less than 25 years of service are eligible for retirement on or after their Social Security	10	Annual COLA is comprised of the sum of two elements; 1) 50% of the 5-year average investment return of the retirement system, less 5.5%, with a floor of 0% and a cap of 4%, and 2) the lesser of 3% or the increase

## Retirement System Benefits & Eligibility Requirements for Public Safety Personnel

Plan Basics			Benefits		Eligibility		COLA
State	Plan	Social Security?	Benefit factor	Final Average Salary Determination	Retirement Eligibility	Vesting period	COLA Description
					normal retirement age. A member who is within five years of reaching their retirement eligibility date, and has 20 or more years of service, may elect to retire at any time with an actuarially reduced benefit		in CPI for the previous year. The COLA produced by the sum of these elements is subject to a floor of 0% and a cap of 3.5%, and is applied to the first \$25,855 of retirement allowance, with such amount indexed annually in the same percentage as determined above. The COLA commences upon the third anniversary of the date of retirement or the date on which the retiree reaches his or her Social Security retirement age, whichever is later. A COLA is granted annually as long as the plan is at least 80% funded. If the plan funding is below 80% the COLA is granted every four years until 80% funding is reached.
SC	SC Police RS	Yes	2.14	Highest 20 quarters	Any/27 or 558	8	Lesser of 1.0% or \$500
SD	South Dakota RS (Class B Public Safety)	Yes	2.0	Highest 3-year FAS computed as of 6/30/17 established as the minimum FAS during the transition period, which concludes 7/1/22 with the establishment of highest 5-year FAS	Normal retirement at 57/3 Early retirement at 47/3, with benefit reduced by 5% per year retired prior to normal retirement age	3	Effective 7/1/18, if the system is fully funded or greater, COLA is equal to CPI-W with a minimum of 0.5% and a maximum of 3.5%. If the system is less than fully funded, COLA is equal to CPI-W with a minimum of 0.5% and a maximum equal to a "restricted COLA maximum" which is to be calculated at a level necessary to restore the system to full funding.
TN	TN Consolidated RS	Yes	Hybrid plan with a multiplier of 1.0. Public safety officers are eligible for a supplemental bridge benefit, equal to 0.75% of average earnings, beginning at the latter of age 55 or the date of retirement and continuing	Highest 5 consecutive years	60/5, 55/25, or any/30	5	Automatic based on CPI, up to 3.0% compounded. COLA may be reduced or suspended if employer cost or unfunded liability thresholds are exceeded.

## Retirement System Benefits & Eligibility Requirements for Public Safety Personnel

Plan Basics			Benefits		Eligibility		COLA
State	Plan	Social Security?	Benefit factor	Final Average Salary Determination	Retirement Eligibility	Vesting period	COLA Description
			until the earlier of death or age 62.				
TX	Austin Police RS	No	3.2	Highest 36 months	62/any, 55/20, or any/23	10	Determined by the actuary if providing a COLA (not to exceed 6.0% per year) will not impair financial stability of the System. No COLA has been paid since 2007 (1.0 percent)
TX	Houston Firefighters Relief & Retirement Fund	No	2.25 for the first 20 years of service, 2.0 for each year after 20 up to a maximum of 80 percent of AFC	Highest 78 pay periods	Rule of 70	10	COLA benefits are suspended for FY18-FY20 for all members except for members age 70+ and those on a general disability pension, regardless of age. Those members are entitled to receive a COLA equal to the 5-year average of the Fund's smoothed investment return minus 5% for FY18 and FY19 and are entitled to receive a COLA equal to the 5-year average of the Funds' smoothed investment return minus 4.75% for FY20 and later fiscal years. Effective FY21 and beyond, retirees 55 years or older are entitled to a COLA equal to the most recent 5-year smoothed investment return minus 4.75%.
TX	Houston Police Officers' Pension System	No	2.25 for the first 20 years of service, 2.0 for each year after 20 up to a maximum of 80 percent of AFC	Highest 78 pay periods	Rule of 70	10	COLA suspended for three years beginning 7/1/17. Following this period COLA begins at age 55 and is calculated at 100% of the 5-year average investment return less 5.0%. COLA can never be less than 0.0% or greater than 4.0%.
TX	Dallas Police & Fire Pension Fund	Yes	2.5, maximum benefit 90% of average salary	Highest 60 months	Normal retirement at 58/5 Early retirement at 53/5: benefit reduced by 2/3 of 1.0% for each month by which the	5	Ad hoc as approved by the board; not to be paid until the plan attains a 70% funding level. Based on the actual market return over the prior five years, less 5.0%. Not to exceed

## Retirement System Benefits & Eligibility Requirements for Public Safety Personnel

Plan Basics			Benefits		Eligibility		COLA
State	Plan	Social Security?	Benefit factor	Final Average Salary Determination	Retirement Eligibility	Vesting period	COLA Description
					benefit commencement date precedes the normal retirement date; any/20: graded multiplier of 2.0-2.4% based on age before normal retirement		4.0% of the base benefit.
TX	San Antonio Fire & Police Pension Fund	No	2.25 for years of service 1-20; 5.0 for years 21-27; 2.0 for years 27-30; 0.5 for service over 30 years, with a maximum benefit percentage of 87.50	Highest 3 within the final 5 years	Any/20	20	75% of CPI
UT	Utah RS (Tier II Public Safety)	Yes	Hybrid plan with a multiplier of 1.50 plus participation in a DC plan with an employer contribution equal to the difference between 12.0% and the DB plan contribution rate (currently 11.26%)	Highest 5 years	Normal retirement at 65/4 or any/25 Early retirement at 62/10 or 60/20; early retirement benefit ranges from 60.87% of normal retirement benefit at age 60, to 90.21% at age 64	4	Based on CPI up to 2.5%, simple.
VA	Virginia Law Officers' Retirement System	Yes	2.0	Highest 60 consecutive months	Normal retirement at 60/5 Early retirement at 50/5; benefit reduced by 0.5% for the first 60 months and 0.4% for any additional months that the retirement age precedes age 60, or for each month of service at retirement less than 25 (whichever is more favorable).	5	Following two years of retirement, CPI up to 2.0%, plus one-half of CPI from 2-4.0%, capped at 3.0% total increase
VA	State Police Officers'	Yes	1.85	Highest 60	Normal retirement at 60/5	5	Following two years of retirement, CPI up to 2.0%, plus one-half of CPI from 2-4.0%,

## Retirement System Benefits & Eligibility Requirements for Public Safety Personnel

Plan Basics			Benefits		Eligibility		COLA
State	Plan	Social Security?	Benefit factor	Final Average Salary Determination	Retirement Eligibility	Vesting period	COLA Description
	Retirement System			consecutive months	Early retirement at 50/5; benefit reduced by 0.5% for the first 60 months and 0.4% for any additional months that the retirement age precedes age 60, or for each month of service at retirement less than 25 (whichever is more favorable).		capped at 3.0% total increase
VA	Richmond RS	Yes	1.65 plus supplement of 0.75 payable until age 65	Highest 36 consecutive months	Normal retirement at 60/25 for those in the DB plan; 60/20 for those in the Enhanced DB Plan  Early retirement at 50/5: Benefit reduction of 5.0% per year up to the earliest of age 60 or 25 years of service	5	Ad hoc
VT	SERS Group C (State Law Enforcement Officers)	Yes	2.5	Highest 2 consecutive years	Normal retirement at 55/any Early retirement at 50/20	5	Full CPI, not to exceed 5.0%
VT	MERS	Yes	2.5	Highest 2 consecutive years	Normal retirement at 55/any Early retirement at 50/20; benefit payable without reduction	5	One-half of CPI, up to 3.0%
WA	State Patrol RS	No	2.0	Highest 60 consecutive months	55/5 or any/25	5	Lesser of CPI or 3.0%
WA	Public Safety ERS	Yes	2.0	Highest 60 consecutive months	Normal retirement at 65/5 or 60/10 Early retirement at 53/5;	5	Lesser of CPI or 3.0%

## Retirement System Benefits & Eligibility Requirements for Public Safety Personnel

Plan Basics			Benefits		Eligibility		COLA
State	Plan	Social Security?	Benefit factor	Final Average Salary Determination	Retirement Eligibility	Vesting period	COLA Description
					Benefit reduced by 3% for each year prior to age 60		
WA	LEOFF Plan 2	Varies (yes for about 6% of Fire and 58% of Police)	2.0	Highest 60 consecutive months	Normal retirement at 53/5 Early retirement at 50/5; benefit is reduced to 91% of service retirement benefit at age 50; 94% at age 51; 97% at age 52	5	Lesser of CPI or 3.0%
WI	Wisconsin RS (Protective Occupations)	Varies	2.0 for those w/ Social Security 2.5 for those w/o Social Security	Highest 3 years	Normal retirement at 54/5 or 53/25 Early retirement available at age 50. The benefit is reduced 0.4% for each month that the annuity effective date precedes the normal retirement age.	5	Dividend adjustment provided based on investment returns, and can increase or decrease, but not below base benefit.
WV	Deputy Sheriffs RS	Yes	2.25	Highest 5 of last 10 years	Rule of 70 at age 50, 60/5 or 62/5, if not working	5	None
WV	State Police Retirement System Plan B	No	2.75	Highest 5 of last 10 years	Normal retirement at 50/25, 52/20, or 62/10 Early retirement at 52/20	5	None
WV	Municipal Police & Fire RS	Varies	2.6 for years of service 1-20; 2.0 for years 21-25; 1.0 for years 26-30	Highest 5 of last 10 years	Normal retirement at Rule of 70 at age 50, 60/10, or 62/5 Deferred vested retirement available at 50/20	10	1.0%
WY	Game Warden, Highway Patrol and Criminal	Yes	2.5	Highest 3 years	50/6	6	No COLA until the plan funded ratio stays above 100% plus a margin for adverse experience

## Retirement System Benefits & Eligibility Requirements for Public Safety Personnel

Plan Basics			Benefits		Eligibility		COLA
State	Plan	Social Security?	Benefit factor	Final Average Salary Determination	Retirement Eligibility	Vesting period	COLA Description
	Investigation Pension Plan						
WY	Law Enforcement Retirement Fund	No	2.5	Highest 5 years	Normal retirement at 60/4 Early retirement at any/48; benefit reduced by 5% for each year below age 60	4	No COLA until the plan funded ratio stays above 100% plus a margin for adverse experience
WY	Paid Firemen's Retirement Fund	No	2.8	Highest 3 years	50/4	4	No COLA until the plan funded ratio stays above 100% plus a margin for adverse experience