

**MONTAGUE RETIREMENT SYSTEM
GROUP 4 CHART**

AGE AT RETIREMENT

AGE →	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55+
YEARS ↓																
10						15	16	17	18	19	20	21	22	23	24	25
11						17	18	19	20	21	22	23	24	25	26	28
12						18	19	20	22	23	24	25	26	28	29	30
13						20	21	22	23	25	26	27	29	30	31	33
14						21	22	24	25	27	28	29	31	32	34	35
15						23	24	26	27	29	30	32	33	35	36	38
16						24	26	27	29	30	32	34	35	37	38	40
17						26	27	29	31	32	34	36	37	39	41	43
18						27	29	31	32	34	36	38	40	42	43	45
19						29	30	32	34	36	38	40	42	44	46	48
20	20	22	24	26	28	30	32	34	36	38	40	42	44	46	48	50
21	21	23	25	27	29	32	34	36	38	40	42	44	46	48	50	53
22	22	24	26	29	31	33	35	37	40	42	44	46	48	51	53	55
23	23	25	28	30	32	35	37	39	41	44	46	48	51	53	55	58
24	24	26	29	31	34	36	38	41	43	46	48	50	53	55	58	60
25	25	28	30	33	35	38	40	43	45	48	50	53	55	58	60	63
26	26	29	31	34	36	39	42	44	47	49	52	55	57	60	62	65
27	27	30	32	35	38	41	43	46	49	51	54	57	59	62	65	68
28	28	31	34	36	39	42	45	48	50	53	56	59	62	64	67	70
29	29	32	35	38	41	44	46	49	52	55	58	61	64	67	70	73
30	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75
31	31	34	37	40	43	47	47	53	56	59	62	65	68	71	74	78
32	32	35	38	42	45	48	51	54	58	61	64	67	70	74	77	80
33	33	36	40	43	46	50	53	56	59	63	66	69	73	76	79	80
34	34	37	41	44	48	51	54	58	61	65	68	71	75	78	80	80
35	35	39	42	46	49	53	56	60	63	67	70	74	77	80	80	80
36						54	58	61	65	68	72	76	79	80	80	80
37						56	59	63	67	70	74	78	80	80	80	80
38						57	61	65	68	72	76	80	80	80	80	80
39						59	62	66	70	74	78	80	80	80	80	80
40						60	64	68	72	76	80	80	80	80	80	80

YEARS OF SERVICE

*HOW TO USE THE CHART: Multiply the indicated percentage by the average of your highest three (3) consecutive years' salary

Eligibility: You are eligible to retire at age 55 with 10 years of service.
If you have over 20 years of service you can retire at any age.