

STATE	DIFFERENTIAL	VESTED YEARS	FULL RETIREMENT YEARS OF SERVICE	HEALTH	COMMENTS
	020125 X SALARY FOR HIGH 3 YRS/LAST 10 YRS X NUMBER OF YEARS OF CREDITED SERVICE				
ALABAMA		10		25 COUNTY RESPONSIBLE FOR	
ALASKA	2.5 PERCENT	5		20 YES	
ARIZONA	2.5 PERCENT	0		20 YES	
ARKANSAS	2.5 PERCENT	5	AGE 55 FOR 20 YRS/AGE 65 AT 5 YEARS/ANY AGE WITH 28 YEARS OF SERVICE	NO	
CALIFORNIA	4 PERCENT	10		33 YES	
COLORADO	2.5 PERCENT	10		25 NO	
CONNECTICUT	2.5 PERCENT	5		20 YES	2 PERCENT FOR FIRST 10 YRS/12 PERCENT FOR EACH YEAR OVER 20 YRS/PLUS 50% FOR YOUR FIRST 20 YRS.
DELAWARE	2.5 PERCENT	10		20 YES	

STATE	DIFFERENTIAL	VESTED YEARS	FULL RETIREMENT YEARS OF SERVICE	HEALTH	COMMENTS
DISTRICT OF COLUMBIA	3% OVER 25 YEARS	5	25	YES	2.5% UP TO 25 YEARS
FLORIDA	3% OF FIVE BEST YEARS	6	25	YES	\$5.00 FOR EACH YEAR OF SERVICE
GEORGIA	AGE 55 REGARDLESS OF SERVICE 2% FOR EACH YEAR OF SERVICE	10	NO MINIMUM	YES	
HAWAII	2.5 PERCENT	5	25	YES	
IDAHO	2.3 PERCENT	5	AGE 80 REDUCED OR RULE OF 80	NO	
ILLINOIS	2.4% Cook County/Will County 2.5% at 20 yrs-2% thereafter-1% over 30 yrs /DuPage County 2.5% at 20 yrs-2% thereafter	10 Cook County/Will County 8/DuPage County 8	Cook County 33 yrs & 4 months/Will County 30 yrs/DuPage County 35 years.	NO	.01667 FOR 15 YEARS/2% THEREAFTER ILLINOIS STATE RETIREMENT SYSTEM
INDIANA	2.5 PERCENT	20	20	NO	2 PERCENT FOR EACH YEAR THEREAFTER
IOWA	66% AT AGE 55	4	22	NO	2 PERCENT AFTER 22 YEARS OF SERVICE

*PUBLIC SAFETY UNIONIZED STATEWIDE. THEY HAVE THEIR OWN RETIREMENT SYSTEM ADMINISTERED BY THE STATE.

STATE	DIFFERENTIAL	YEARS VESTED	FULL RETIREMENT YEARS OF SERVICE	HEALTH	COMMENTS
KANSAS	2.5 PERCENT	20	AGE 50 AT 25 YEARS	NO	
KENTUCKY	2.5 PERCENT	5		20 YES	
LOUISIANA	2.5 PERCENT	12		25 NO	
MAINE	2 PERCENT	10		25 YES	
MARYLAND	2% FOR FIRST 30 YEARS	5		25 MUNICIPALITY ES PAY NOT STATE	1% AFTER 30 YEARS
MASSACHUSETTS	2.5 PERCENT	10		20 YES	
*MICHIGAN	2.65 WAYNE COUNTY/OAKLAND COUNTY 2.2% FOR 14 YRS/2.5 THEREAFTER/MONROE COUNTY 2.5%	8	Wayne County 28 yrs. & 4 months/Monroe County 25 years/Oakland County 31 yrs. And 4 months	YES	1.5 PERCENT
MINNESOTA	3 % OF 5 HIGHEST PAID YEARS	3		30 NO	

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MISSISSIPPI	2.5 % OF 4 HIGHEST YEARS	5	25	NO	
MISSOURI	2 PERCENT	5	20	NO	
MONTANA	2.5 PERCENT	5	20	NO	
NEBRASKA	3 PERCENT	5	25	YES STATE PAYS	
NEVADA	2.5 % PRIOR TO 2001/AFTER 2001 2.67 %	5	20 YRS AT AGE 50 25 YRS AT ANY AGE	YES STATE PAYS	
NEW HAMPSHIRE	2.5 PERCENT	10	20	YES	
NEW JERSEY	2.5 20 TO 24 YEARS OF SERVICE	10	20/25	YES UP TO EMPLOYER	70% FOR EACH YEAR OVER 40 YRS/LESS THAN 20YRS 2%/40 YRS OR MORE 40%/IF EMPLOYER DOESNT PROVIDE HEALTH THE STATE WILL PAY UP TO 80%
NEW MEXICO	3.25 PERCENT	5	20	YES	22 YRS 3.6 PERCENT

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NEW YORK COUNTY EMPLOYEES	2.5 PERCENT	5	25 YES	UP TO LOCAL UNIT	
NORTH CAROLINA	1.82 PERCENT	5	AGE 50/20 YRS AGE 60/25 YRS		
NORTH DAKOTA	2 PERCENT	3	3 YEARS AT AGE 55 OR RULE OF 80	YES \$4.50 FOR EVERY YEAR OF SERVICE	
OHIO	2.5 PERCENT FOR EACH OF THE FIRST 20 YRS	5	25 YES		2% FOR EACH OF THE NEXT FIVE YEARS/1.5% FOR EACH YEAR OF SERVICE THEREAFTER
OKLAHOMA	2.5 PERCENT	10	20	PROVIDED BY THE CITY AND TOWNS	
OREGON	2.0 PERCENT	5	30	YES AT A REDUCED RATE STATE PAYS \$60.00	

*NEW YORK IS UNIONIZED

STATE	DIFFERENTIAL	YEARS VESTED	FULL RETIREMENT YEARS OF SERVICE	HEALTH	COMMENTS
PENNSYLVANIA	3% FOR 25 YRS. THEIR LAST CALENDAR YEAR SALARY	5	25	YES	2% FOR 20 YEARS
RHODE ISLAND	2 PERCENT	10	30	YES	
SOUTH CAROLINA	2.14 PERCENT	5	25	YES	
SOUTH DAKOTA	2.32 PERCENT	3	3	NO	
TENNESSEE	1.66 PERCENT	5	30 AT AGE 60 YEARS/25 AT AGE 55 YEARS	20% PAID BY EMPLOYEE ESTATE PAYS 80%	DAVIDSON COUNTY SHERIFF OFFICE/2% FOR 25 YEARS/YEARS THEREAFTER 1.75%/VESTED 5 YRS/NO CAP/HEALTH YES THEY PAY 75%/YEARS OF SERVICE AGE 53 OR RULE OF 75/CONTACT PERSON PAMELA MCINISH LEAD CALCULATOR BENEFITS OFFICE 1-615-862-6640 EXT 72244
TEXAS	3 PERCENT	10	30 YRS AT NO AGE/10 AT AGE 60 RULE OF 80	YES	7 PERCENT FOR THE DALLAS COUNTY RETIREMENT SYSTEM
UTAH	2.5 PERCENT	4	20	NO UP TO EMPLOYER	

*MAJORITY OF PUBLIC SAFETY HAVE THEIR OWN RETIREMENT SYSTEM

*PENNSYLVANIA IS UNIONIZED

STATE	DIFFERENTIAL	YEARS VESTED	FULL RETIREMENT YEARS OF SERVICE	HEALTH	COMMENTS
VERMONT	2.5% HIGHEST 2 CONSECUTIVE YEARS	5	20	YES 20% PAID FOR FAMILY COVERAGE	
VIRGINIA	1.7 PERCENT	5	25	YES	
WASHINGTON	2 PERCENT	5	20	NO	
WEST VIRGINIA	2.75 PERCENT FOR STATE POLICE	10	20	NO	2.5 PERCENT FOR DEPUTY SHERIFF
WISCONSIN	2.5 % HIGHEST 3 YEARS	4	57 REGARDLESS OF YEARS/25 AT ANY AGE	YES	
WYOMING	2.5 PERCENT	4	20 YRS. AT ANY AGE	NO	