

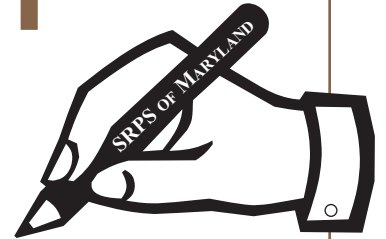
Local Fire and Police Pension System

BENEFIT WORKSHEET

IMPORTANT NOTE: The following formula applies only for members whose employer does not contribute to Social Security.

Key terms:

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



SERVICE RETIREMENT FORMULA

AFC × .015 × Years of Service

_____ × .015 × _____

***DIVIDED BY 12
EQUALS***

Monthly Basic Allowance \$ _____

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Eligibility Requirements for Normal Service Retirement are:

- at least 25 years of eligibility service; or
- at least age 62.

STATE RETIREMENT AND PENSION SYSTEM OF MARYLAND

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