For Retirement July 1, 2023

Age and Service Requirements

Unreduced benefit — Any age and 34 years; or age 65 and 5 years

Early retirement — Any age and 30 years; age 55 and 29 years; or age 60 and 5 years

| Years Ohio | Age at Retirement | | | | | | | | | | | | | |
|---------------|-------------------|------|---------|---------|---------|--------|------|------|------|------|------|------|------|-------|
| Credit | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65+ |
| 5 | | | | | | | | | 7.0 | 7.7 | 8.4 | 9.1 | 10.0 | 11.0 |
| 6 | | | | | | | | | 8.4 | 9.2 | 10.0 | 11.0 | 12.0 | 13.2 |
| 7 | | | Nu | mber | in ta | ble | | | 9.9 | 10.8 | 11.7 | 12.8 | 14.0 | 15.4 |
| 8 | | re | prese | nt th | e perc | entag | je | | 11.3 | 12.3 | 13.4 | 14.6 | 16.0 | 17.6 |
| 9 | | of | final a | vera | je sala | ary (F | AS) | | 12.7 | 13.9 | 15.0 | 16.4 | 18.0 | 19.8 |
| 10 | | | | n age | | | | | 14.1 | 15.4 | 16.7 | 18.3 | 20.0 | 22.0 |
| 11 | | an | d yea | rs of s | ervic | e cred | it. | | 15.5 | 16.9 | 18.4 | 20.1 | 22.0 | 24.2 |
| 12 | | | | | | | | | 16.9 | 18.5 | 20.1 | 21.9 | 24.0 | 26.4 |
| 13 | | | Unr | educe | d ber | efit | | | 18.3 | 20.0 | 21.7 | 23.7 | 26.0 | 28.6 |
| 14 | | | perc | entag | jes sh | own | | | 19.7 | 21.6 | 23.4 | 25.6 | 28.0 | 30.8 |
| 15 | | | | in b | ack. | | | | 21.1 | 23.1 | 25.1 | 27.4 | 30.0 | 33.0 |
| 16 | | | | | | | | | 22.5 | 24.6 | 26.8 | 29.2 | 32.0 | 35.2 |
| 17 | | | | rly ret | | | | | 23.9 | 26.2 | 28.4 | 31.0 | 34.0 | 37.4 |
| 18 | | | bene | fit pe | rcent | ages | | | 25.3 | 27.7 | 30.1 | 32.9 | 36.0 | 39.6 |
| 19 | | | sh | own i | n gree | en. | | | 26.8 | 29.3 | 31.8 | 34.7 | 38.0 | 41.8 |
| 20 | | | | | | | | | 28.2 | 30.8 | 33.4 | 36.5 | 40.0 | 44.0 |
| 21 | | | Perce | ntage | s bas | ed on | | | 29.6 | 32.3 | 35.1 | 38.3 | 42.0 | 46.2 |
| 22 | | | 2.2 | % cal | culati | on. | | | 31.0 | 33.9 | 36.8 | 40.2 | 44.0 | 48.4 |
| 23 | | | | | | | | | 32.4 | 35.4 | 38.5 | 42.0 | 46.0 | 50.6 |
| 24 | | | | | | | | | 33.8 | 37.0 | 40.1 | 43.8 | 48.0 | 52.8 |
| 25 | | | | | | | | | 35.2 | 38.5 | 41.8 | 45.7 | 50.1 | 55.0 |
| 26 | | | | | | | | | 36.6 | 40.0 | 43.5 | 47.5 | 52.1 | 57.2 |
| 27 | | | | | | | | | 38.0 | 41.6 | 45.1 | 49.3 | 54.1 | 59.4 |
| 28 | | | | | | | | | 39.4 | 43.1 | 46.8 | 51.1 | 56.1 | 61.6 |
| 29 | | | | 38.3 | 38.3 | 38.3 | 38.3 | 38.3 | 40.8 | 44.7 | 48.5 | 53.0 | 58.1 | 63.8 |
| 30 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 50.2 | 54.8 | 60.1 | 66.0 |
| 31 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 56.6 | 62.1 | 68.2 |
| 32 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 64.1 | 70.4 |
| 33 | | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 72.6 |
| 34 | | | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 |
| 35 | | | | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 |
| 36 | | | | | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 |
| 37 | | | | | | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 |
| 38 | | | | | | | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 |
| 39 | | | | | | | | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 |
| 40 | | | | | | | | | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 |
| 41 | | | | | | | | | | 90.2 | 90.2 | 90.2 | 90.2 | 90.2 |
| 42 | | | | | | | | | | | 92.4 | 92.4 | 92.4 | 92.4 |
| 43 | | | | | | | | | | | | 94.6 | 94.6 | 94.6 |
| 44 | | | | | | | | | | | | | 96.8 | 96.8 |
| 45 | | | | | | | | | | | | | | 99.0 |
| 46 | | | | | | | | | | | | | | 100.0 |
| | | | | | | | | | | | | | | |

For Retirement July 1, 2023

Retirement Estimate Worksheet Single Life Annuity

Step 1: Using the chart on the left, find the percentage where your expected age and number of years of service credit at retirement meet.

Step 2: Multiply an assumed final average salary (FAS) by the total percentage determined in Step 1. FAS is the average of the **five** highest years of earnings.

Step 3: Divide this figure by 12 to determine a gross monthly benefit. This represents your "Single Life Annuity" benefit.*

| Your percentage from chart: |
|-----------------------------|
| % |
| X |
| Your FAS: |
| \$ |
| = |
| \$ |
| ÷ 12 = |
| Your gross monthly benefit: |
| \$ |

To review other plan-of-payment options, request a service retirement estimate by contacting STRS Ohio toll-free at 888-227-7877 or use the benefit estimate calculator in your Online Personal Account.

Note:

- FAS may be limited if percentage increases in the two highest years and partial year of earnings exceed the percentage increases in any of the three years immediately preceding the earlier of the two highest years of earnings. All earnings, including OPERS and SERS earnings, are subject to this limitation.
- Your actual benefit will be calculated at retirement and will be paid in accordance with Ohio law and Section 415 of the Internal Revenue Code, as amended, in effect at the time you retire. Your actual benefit may be higher or lower than estimated.
- Estimates produced from the chart on the left reflect current law. Actual benefits
 may vary depending upon the earnings and service credit certified by the employer
 and verified by STRS Ohio.
- The chart on the left reflects percentages based on full years of service credit.
 Because of the reduction factor, partial years of credit calculated from this chart will be accurate only if you have 34 or more years of service credit or you are age 65 or older. Partial years of credit are included in final benefit calculations.

29

^{*}Single Life Annuity benefit cannot exceed 100% of FAS.

For Retirement Aug. 1, 2023-July 1, 2024

Age and Service Requirements

Unreduced benefit – Any age and **34** years; or age 65 and 5 years **Early retirement** – Any age and 30 years; or age 60 and 5 years

| Years | Aue at bettiette | | | | | | | | | | | | | |
|----------------|------------------|------|--------|---------|---------|-------|------|------|------|------|------|------|------|-------|
| Ohio Credit | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65+ |
| 5 | | | | | | | | | 7.0 | 7.7 | 8.4 | 9.1 | 10.0 | 11.0 |
| 6 | | | | | | | | | 8.4 | 9.2 | 10.0 | 11.0 | 12.0 | 13.2 |
| 7 | | | Nu | mber | s in ta | ble | | | 9.9 | 10.8 | 11.7 | 12.8 | 14.0 | 15.4 |
| 8 | | re | prese | | | | je | | 11.3 | 12.3 | 13.4 | 14.6 | 16.0 | 17.6 |
| 9 | | | inal a | | | | | | 12.7 | 13.9 | 15.0 | 16.4 | 18.0 | 19.8 |
| 10 | | | sed o | | | | | | 14.1 | 15.4 | 16.7 | 18.3 | 20.0 | 22.0 |
| 11 | | | ıd yea | | | | | | 15.5 | 16.9 | 18.4 | 20.1 | 22.0 | 24.2 |
| 12 | | | | | | | | | 16.9 | | 20.1 | 21.9 | 24.0 | 26.4 |
| 13 | | | Unr | educe | d ber | efit | | | 18.3 | 20.0 | 21.7 | 23.7 | 26.0 | 28.6 |
| 14 | | | | entag | | | | | 19.7 | 21.6 | 23.4 | 25.6 | 28.0 | 30.8 |
| 15 | | | | in b | ack. | | | | 21.1 | 23.1 | 25.1 | 27.4 | 30.0 | 33.0 |
| 16 | | | | | | | | | 22.5 | 24.6 | 26.8 | 29.2 | 32.0 | 35.2 |
| 17 | | | Ea | rly ret | ireme | ent | | | 23.9 | 26.2 | 28.4 | 31.0 | 34.0 | 37.4 |
| 18 | | | | efit pe | | | | | 25.3 | | 30.1 | 32.9 | _ | 39.6 |
| 19 | | | | own i | | | | | 26.8 | _ | 31.8 | 34.7 | 38.0 | 41.8 |
| 20 | | | | | | | | | 28.2 | 30.8 | 33.4 | 36.5 | 40.0 | 44.0 |
| 21 | | | Perce | ntage | s bas | ed on | | | 29.6 | 32.3 | 35.1 | 38.3 | 42.0 | 46.2 |
| 22 | | | | % cal | | | | | 31.0 | 33.9 | 36.8 | 40.2 | 44.0 | 48.4 |
| 23 | | | | | | | | | 32.4 | 35.4 | 38.5 | 42.0 | 46.0 | 50.6 |
| 24 | | | | | | | | | 33.8 | 37.0 | 40.1 | 43.8 | 48.0 | 52.8 |
| 25 | | | | | | | | | 35.2 | 38.5 | 41.8 | 45.7 | 50.1 | 55.0 |
| 26 | | | | | | | | | 36.6 | 40.0 | 43.5 | 47.5 | 52.1 | 57.2 |
| 27 | | | | | | | | | 38.0 | 41.6 | 45.1 | 49.3 | 54.1 | 59.4 |
| 28 | | | | | | | | | 39.4 | 43.1 | 46.8 | 51.1 | 56.1 | 61.6 |
| 29 | | | | | | | | | 40.8 | 44.7 | 48.5 | 53.0 | 58.1 | 63.8 |
| 30 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 46.2 | 50.2 | 54.8 | 60.1 | 66.0 |
| 31 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 56.6 | 62.1 | 68.2 |
| 32 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 64.1 | 70.4 |
| 33 | | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 72.6 |
| 34 | | | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 |
| 35 | | | | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 |
| 36 | | | | | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 |
| 37 | | | | | | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 |
| 38 | | | | | | | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 |
| 39 | | | | | | | | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 |
| 40 | | | | | | | | | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 |
| 41 | | | | | | | | | | 90.2 | 90.2 | 90.2 | 90.2 | 90.2 |
| 42 | | | | | | | | | | | 92.4 | 92.4 | 92.4 | 92.4 |
| 43 | | | | | | | | | | | | 94.6 | 94.6 | 94.6 |
| 44 | | | | | | | | | | | | | 96.8 | 96.8 |
| 45 | | | | | | | | | | | | | | 99.0 |
| 46 | | | | | | | | | | | | | | 100.0 |
| 46 | | | | | | | | | | | | | | 100. |

For Retirement Aug. 1, 2023-July 1, 2024

Retirement Estimate Worksheet Single Life Annuity

Step 1: Using the chart on the left, find the percentage where your expected age and number of years of service credit at retirement meet.

Step 2: Multiply an assumed final average salary (FAS) by the total percentage determined in Step 1. FAS is the average of the **five** highest years of earnings.

Step 3: Divide this figure by 12 to determine a gross monthly benefit. This represents your "Single Life Annuity" benefit.*

| Your percentage from chart: |
|-----------------------------|
| % |
| X |
| Your FAS: |
| \$ |
| = |
| \$ |
| ÷ 12 = |
| Your gross monthly benefit: |
| |

Note:

- FAS may be limited if percentage increases in the two highest years and partial year of earnings exceed the percentage increases in any of the three years immediately preceding the earlier of the two highest years of earnings. All earnings, including OPERS and SERS earnings, are subject to this limitation.
- Your actual benefit will be calculated at retirement and will be paid in accordance with Ohio law and Section 415 of the Internal Revenue Code, as amended, in effect at the time you retire. Your actual benefit may be higher or lower than estimated.
- Estimates produced from the chart on the left reflect current law. Actual benefits
 may vary depending upon the earnings and service credit certified by the employer
 and verified by STRS Ohio.
- The chart on the left reflects percentages based on full years of service credit.
 Because of the reduction factor, partial years of credit calculated from this chart will be accurate only if you have 34 or more years of service credit or you are age 65 or older. Partial years of credit are included in final benefit calculations.

^{*}Single Life Annuity benefit cannot exceed 100% of FAS.

For Retirement Aug. 1, 2024-July 1, 2025

Age and Service Requirements

Unreduced benefit – Any age and **34** years; or age 65 and 5 years **Early retirement** – Any age and 30 years; or age 60 and 5 years

| Years | Age at nettrement | | | | | | | | | | | | | |
|----------------|-------------------|------|--------|---------|---------|--------|------|------|------|------|------|------|------|-------|
| Ohio Credit | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65+ |
| 5 | | | | | | | | | 7.0 | 7.7 | 8.4 | 9.1 | 10.0 | 11.0 |
| 6 | | | | | | | | | 8.4 | 9.2 | 10.0 | 11.0 | 12.0 | 13.2 |
| 7 | | | Nu | mber | s in ta | ble | | | 9.9 | 10.8 | 11.7 | 12.8 | 14.0 | 15.4 |
| 8 | | re | | nt th | | | je | | 11.3 | 12.3 | 13.4 | 14.6 | 16.0 | 17.6 |
| 9 | | | • | vera | - | | | | 12.7 | 13.9 | 15.0 | 16.4 | 18.0 | 19.8 |
| 10 | | | | n age | | | | | 14.1 | 15.4 | 16.7 | 18.3 | 20.0 | 22.0 |
| 11 | | ar | ıd yea | rs of s | servic | e cred | it. | | 15.5 | 16.9 | 18.4 | 20.1 | 22.0 | 24.2 |
| 12 | | | | | | | | | 16.9 | 18.5 | 20.1 | 21.9 | 24.0 | 26.4 |
| 13 | | | Unr | educe | d ber | efit | | | 18.3 | 20.0 | 21.7 | 23.7 | 26.0 | 28.6 |
| 14 | | | perd | entag | jes sh | own | | | 19.7 | 21.6 | 23.4 | 25.6 | 28.0 | 30.8 |
| 15 | | | | in b | lack. | | | | 21.1 | 23.1 | 25.1 | 27.4 | 30.0 | 33.0 |
| 16 | | | | | | | | | 22.5 | 24.6 | 26.8 | 29.2 | 32.0 | 35.2 |
| 17 | | | | rly ret | | | | | 23.9 | 26.2 | 28.4 | 31.0 | 34.0 | 37.4 |
| 18 | | | ben | efit pe | rcent | ages | | | 25.3 | 27.7 | 30.1 | 32.9 | 36.0 | 39.6 |
| 19 | | | sh | own i | n gre | en. | | | 26.8 | 29.3 | 31.8 | 34.7 | 38.0 | 41.8 |
| 20 | | | | | | | | | 28.2 | 30.8 | 33.4 | 36.5 | 40.0 | 44.0 |
| 21 | | | Perce | ntage | es bas | ed on | | | 29.6 | 32.3 | 35.1 | 38.3 | 42.0 | 46.2 |
| 22 | | | 2.2 | % cal | culati | on. | | | 31.0 | 33.9 | 36.8 | 40.2 | 44.0 | 48.4 |
| 23 | | | | | | | | | 32.4 | 35.4 | 38.5 | 42.0 | 46.0 | 50.6 |
| 24 | | | | | | | | | 33.8 | 37.0 | 40.1 | 43.8 | 48.0 | 52.8 |
| 25 | | | | | | | | | 35.2 | 38.5 | 41.8 | 45.7 | 50.1 | 55.0 |
| 26 | | | | | | | | | 36.6 | 40.0 | 43.5 | 47.5 | 52.1 | 57.2 |
| 27 | | | | | | | | | 38.0 | 41.6 | 45.1 | 49.3 | 54.1 | 59.4 |
| 28 | | | | | | | | | 39.4 | 43.1 | 46.8 | 51.1 | 56.1 | 61.6 |
| 29 | | | | | | | | | 40.8 | 44.7 | 48.5 | 53.0 | 58.1 | 63.8 |
| 30 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 46.2 | 50.2 | | 60.1 | 66.0 |
| 31 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 51.8 | 56.6 | 62.1 | 68.2 |
| 32 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | | 64.1 | 70.4 |
| 33 | | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 72.6 |
| 34 | | | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | | 74.8 |
| 35 | | | | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | | | 77.0 | | 77.0 |
| 36 | | | | | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 |
| 37 | | | | | | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | | 81.4 |
| 38 | | | | | | | 83.6 | 83.6 | 83.6 | | _ | | | 83.6 |
| 39 | | | | | | | | 85.8 | 85.8 | 85.8 | 85.8 | | 85.8 | 85.8 |
| 40 | | | | | | | | | 88.0 | 88.0 | 88.0 | | | 88.0 |
| 41 | | | | | | | | | | 90.2 | 90.2 | | | 90.2 |
| 42 | | | | | | | | | | | 92.4 | | | 92.4 |
| 43 | | | | | | | | | | | | 94.6 | | 94.6 |
| 44 | | | | | | | | | | | | | 96.8 | 96.8 |
| 45 | | | | | | | | | | | | | | 99.0 |
| 46 | | | | | | | | | | | | | | 100.0 |

For Retirement Aug. 1, 2024–July 1, 2025

Retirement Estimate Worksheet Single Life Annuity

Step 1: Using the chart on the left, find the percentage where your expected age and number of years of service credit at retirement meet.

Step 2: Multiply an assumed final average salary (FAS) by the total percentage determined in Step 1. FAS is the average of the **five** highest years of earnings.

Step 3: Divide this figure by 12 to determine a gross monthly benefit. This represents your "Single Life Annuity" benefit.* To review other plan-of-payment options, request a service retirement estimate by contacting STRS Ohio toll-free at 888-227-7877 or use the benefit estimate calculator in your Online Personal Account.

Note:

- FAS may be limited if percentage increases in the two highest years and partial
 year of earnings exceed the percentage increases in any of the three years
 immediately preceding the earlier of the two highest years of earnings. All earnings,
 including OPERS and SERS earnings, are subject to this limitation.
- Your actual benefit will be calculated at retirement and will be paid in accordance with Ohio law and Section 415 of the Internal Revenue Code, as amended, in effect at the time you retire. Your actual benefit may be higher or lower than estimated.
- Estimates produced from the chart on the left reflect current law. Actual benefits
 may vary depending upon the earnings and service credit certified by the employer
 and verified by STRS Ohio.
- The chart on the left reflects percentages based on full years of service credit.
 Because of the reduction factor, partial years of credit calculated from this chart will be accurate only if you have 34 or more years of service credit or you are age 65 or older. Partial years of credit are included in final benefit calculations.

33

^{*}Single Life Annuity benefit cannot exceed 100% of FAS.

For Retirement Aug. 1, 2025-July 1, 2026

Age and Service Requirements

Unreduced benefit – Any age and **34** years; or age 65 and 5 years **Early retirement** – Any age and 30 years; or age 60 and 5 years

| Years Ohio | Age at Retirement | | | | | | | | | | | | | |
|---------------|-------------------|------|--------|---------|---------|--------|------|------|------|------|------|------|------|-------|
| Credit | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65+ |
| 5 | | | | | | | | | 7.0 | 7.7 | 8.4 | 9.1 | 10.0 | 11.0 |
| 6 | | | | | | | | | 8.4 | 9.2 | 10.0 | 11.0 | 12.0 | 13.2 |
| 7 | | | Nu | mber | s in ta | ble | | | 9.9 | 10.8 | 11.7 | 12.8 | 14.0 | 15.4 |
| 8 | | re | prese | nt th | e perc | enta | je | | 11.3 | 12.3 | 13.4 | 14.6 | 16.0 | 17.6 |
| 9 | | | | | je sal | | | | 12.7 | 13.9 | 15.0 | 16.4 | 18.0 | 19.8 |
| 10 | | | | | at ret | | | | 14.1 | 15.4 | 16.7 | 18.3 | 20.0 | 22.0 |
| 11 | | ar | ıd yea | rs of | servic | e crec | it. | | 15.5 | 16.9 | 18.4 | 20.1 | 22.0 | 24.2 |
| 12 | | | | | | | | | 16.9 | 18.5 | 20.1 | 21.9 | 24.0 | 26.4 |
| 13 | | | Unr | educe | d ber | efit | | | 18.3 | 20.0 | 21.7 | 23.7 | 26.0 | 28.6 |
| 14 | | | | | jes sh | | | | 19.7 | 21.6 | 23.4 | 25.6 | 28.0 | 30.8 |
| 15 | | | | in b | lack. | | | | 21.1 | 23.1 | 25.1 | 27.4 | 30.0 | 33.0 |
| 16 | | | | | | | | | 22.5 | 24.6 | 26.8 | 29.2 | 32.0 | 35.2 |
| 17 | | | Ea | rly ret | ireme | ent | | | 23.9 | 26.2 | 28.4 | 31.0 | 34.0 | 37.4 |
| 18 | | | | | rcent | | | | 25.3 | 27.7 | 30.1 | 32.9 | 36.0 | 39.6 |
| 19 | | | sh | own i | n gree | en. | | | 26.8 | 29.3 | 31.8 | 34.7 | 38.0 | 41.8 |
| 20 | | | | | | | | | 28.2 | 30.8 | | 36.5 | 40.0 | 44.0 |
| 21 | | | Perce | ntage | es bas | ed on | | | 29.6 | 32.3 | 35.1 | 38.3 | 42.0 | 46.2 |
| 22 | | | 2.2 | % cal | culati | on. | | | 31.0 | 33.9 | 36.8 | 40.2 | 44.0 | 48.4 |
| 23 | | | | | | | | | 32.4 | 35.4 | 38.5 | 42.0 | 46.0 | 50.6 |
| 24 | | | | | | | | | 33.8 | 37.0 | 40.1 | 43.8 | 48.0 | 52.8 |
| 25 | | | | | | | | | 35.2 | 38.5 | 41.8 | 45.7 | 50.1 | 55.0 |
| 26 | | | | | | | | | 36.6 | 40.0 | 43.5 | 47.5 | 52.1 | 57.2 |
| 27 | | | | | | | | | 38.0 | 41.6 | 45.1 | 49.3 | 54.1 | 59.4 |
| 28 | | | | | | | | | 39.4 | 43.1 | 46.8 | 51.1 | 56.1 | 61.6 |
| 29 | | | | | | | | | 40.8 | 44.7 | 48.5 | 53.0 | 58.1 | 63.8 |
| 30 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 46.2 | 50.2 | 54.8 | 60.1 | 66.0 |
| 31 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 51.8 | 56.6 | 62.1 | 68.2 |
| 32 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 58.4 | 64.1 | 70.4 |
| 33 | | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 72.6 |
| 34 | | | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 |
| 35 | | | | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 |
| 36 | | | | | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 |
| 37 | | | | | | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 |
| 38 | | | | | | | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 |
| 39 | | | | | | | | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 |
| 40 | | | | | | | | | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 |
| 41 | | | | | | | | | | 90.2 | 90.2 | 90.2 | 90.2 | 90.2 |
| 42 | | | | | | | | | | | 92.4 | 92.4 | 92.4 | 92.4 |
| 43 | | | | | | | | | | | | 94.6 | 94.6 | 94.6 |
| 44 | | | | | | | | | | | | | 96.8 | 96.8 |
| 45 | | | | | | | | | | | | | | 99.0 |
| 46 | | | | | | | | | | | | | | 100.0 |
| | | | | | | | | | | | | | | |

For Retirement Aug. 1, 2025-July 1, 2026

Retirement Estimate Worksheet Single Life Annuity

Step 1: Using the chart on the left, find the percentage where your expected age and number of years of service credit at retirement meet.

Step 2: Multiply an assumed final average salary (FAS) by the total percentage determined in Step 1. FAS is the average of the **five** highest years of earnings.

Step 3: Divide this figure by 12 to determine a gross monthly benefit. This represents your "Single Life Annuity" benefit.*

| Your percentage from chart: |
|-----------------------------|
| % |
| X |
| Your FAS: |
| \$ |
| = |
| \$ |
| ÷ 12 = |
| Your gross monthly benefit: |
| \$ |

Note:

- FAS may be limited if percentage increases in the two highest years and partial
 year of earnings exceed the percentage increases in any of the three years
 immediately preceding the earlier of the two highest years of earnings. All earnings,
 including OPERS and SERS earnings, are subject to this limitation.
- Your actual benefit will be calculated at retirement and will be paid in accordance with Ohio law and Section 415 of the Internal Revenue Code, as amended, in effect at the time you retire. Your actual benefit may be higher or lower than estimated.
- Estimates produced from the chart on the left reflect current law. Actual benefits
 may vary depending upon the earnings and service credit certified by the employer
 and verified by STRS Ohio.
- The chart on the left reflects percentages based on full years of service credit.
 Because of the reduction factor, partial years of credit calculated from this chart will be accurate only if you have 34 or more years of service credit or you are age 65 or older. Partial years of credit are included in final benefit calculations.

^{*}Single Life Annuity benefit cannot exceed 100% of FAS.

For Retirement Aug. 1, 2026-July 1, 2027

Age and Service Requirements

Unreduced benefit – Any age and **34** years; or age 65 and 5 years **Early retirement** – Any age and 30 years; or age 60 and 5 years

| Years | Aue at retiletit | | | | | | | | | | | | | |
|----------------|------------------|----------------------------|-------|---------|---------|-------|------|------|------|------|------|------|------|-------|
| Ohio Credit | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65+ |
| 5 | - | | | | | | | | 7.0 | 7.7 | 8.4 | 9.1 | 10.0 | 11.0 |
| 6 | | | | | | | | | 8.4 | 9.2 | 10.0 | 11.0 | 12.0 | 13.2 |
| 7 | | | Nu | mber | s in ta | ble | | | 9.9 | 10.8 | 11.7 | | 14.0 | 15.4 |
| 8 | | re | | nt th | | | ie | | 11.3 | 12.3 | 13.4 | 14.6 | 16.0 | 17.6 |
| 9 | | | | avera | | | | | 12.7 | 13.9 | 15.0 | 16.4 | _ | 19.8 |
| 10 | | based on age at retireme | | | | | | | 14.1 | 15.4 | 16.7 | _ | 20.0 | |
| 11 | | and years of service credi | | | | | | | 15.5 | 16.9 | 18.4 | 20.1 | 22.0 | 24.2 |
| 12 | | | | | | | | | 16.9 | 18.5 | 20.1 | 21.9 | 24.0 | 26.4 |
| 13 | | | Unr | educe | d ber | efit | | | 18.3 | 20.0 | 21.7 | 23.7 | 26.0 | 28.6 |
| 14 | | | perc | entag | jes sh | own | | | 19.7 | 21.6 | 23.4 | 25.6 | 28.0 | 30.8 |
| 15 | | | | in b | lack. | | | | 21.1 | 23.1 | 25.1 | 27.4 | 30.0 | 33.0 |
| 16 | | | | | | | | | 22.5 | 24.6 | 26.8 | 29.2 | 32.0 | 35.2 |
| 17 | | | | rly ret | | | | | 23.9 | 26.2 | 28.4 | 31.0 | 34.0 | 37.4 |
| 18 | | | | efit pe | | | | | 25.3 | 27.7 | 30.1 | 32.9 | 36.0 | 39.6 |
| 19 | | | sh | own i | n gre | en. | | | 26.8 | 29.3 | 31.8 | 34.7 | 38.0 | 41.8 |
| 20 | | | | | | | | | 28.2 | 30.8 | 33.4 | 36.5 | 40.0 | 44.0 |
| 21 | | | Perce | ntage | es bas | ed on | | | 29.6 | 32.3 | 35.1 | 38.3 | 42.0 | 46.2 |
| 22 | | | 2.2 | % cal | culati | on. | | | 31.0 | 33.9 | 36.8 | 40.2 | 44.0 | 48.4 |
| 23 | | | | | | | | | 32.4 | 35.4 | 38.5 | 42.0 | 46.0 | 50.6 |
| 24 | | | | | | | | | 33.8 | 37.0 | 40.1 | 43.8 | 48.0 | 52.8 |
| 25 | | | | | | | | | 35.2 | 38.5 | 41.8 | | 50.1 | 55.0 |
| 26 | | | | | | | | | 36.6 | 40.0 | 43.5 | 47.5 | 52.1 | 57.2 |
| 27 | | | | | | | | | 38.0 | 41.6 | 45.1 | _ | 54.1 | 59.4 |
| 28 | | | | | | | | | 39.4 | 43.1 | 46.8 | 51.1 | 56.1 | 61.6 |
| 29 | | | | | | | | | 40.8 | 44.7 | 48.5 | 53.0 | 58.1 | 63.8 |
| 30 | 42.2 | 42.2 | 42.2 | | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 46.2 | | 54.8 | | 66.0 |
| 31 | 47.7 | 47.7 | 47.7 | _ | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 51.8 | | 62.1 | 68.2 |
| 32 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | | 64.1 | 70.4 |
| 33 | | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | 66.1 | _ | 66.1 | 72.6 |
| 34 | | | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | | 74.8 | 74.8 |
| 35 | | | | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | | 77.0 | 77.0 |
| 36 | | | | | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | | 79.2 | |
| 37 | | | | | | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | | - | - |
| 38 | | | | | | | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | | 83.6 | 83.6 |
| 39 | | | | | | | | 85.8 | 85.8 | 85.8 | 85.8 | | _ | |
| 40 | | | | | | | | | 88.0 | 88.0 | 88.0 | | | 88.0 |
| 41 | | | | | | | | | | 90.2 | 90.2 | | 90.2 | 90.2 |
| 42 | | | | | | | | | | | 92.4 | _ | 92.4 | - |
| 43 | | | | | | | | | | | | 94.6 | 94.6 | 94.6 |
| 44 | | | | | | | | | | | | | 96.8 | 96.8 |
| 45 | | | | | | | | | | | | | | 99.0 |
| 46 | | | | | | | | | | | | | | 100.0 |

For Retirement Aug. 1, 2026-July 1, 2027

Retirement Estimate Worksheet Single Life Annuity

Step 1: Using the chart on the left, find the percentage where your expected age and number of years of service credit at retirement meet.

Step 2: Multiply an assumed final average salary (FAS) by the total percentage determined in Step 1. FAS is the average of the **five** highest years of earnings.

Step 3: Divide this figure by 12 to determine a gross monthly benefit. This represents your "Single Life Annuity" benefit.*

| Your percentage from chart: |
|-----------------------------|
| % |
| X |
| Your FAS: |
| \$ |
| = |
| \$ |
| ÷ 12 = |
| Your gross monthly benefit: |
| * |

Note:

- FAS may be limited if percentage increases in the two highest years and partial year of earnings exceed the percentage increases in any of the three years immediately preceding the earlier of the two highest years of earnings. All earnings, including OPERS and SERS earnings, are subject to this limitation.
- Your actual benefit will be calculated at retirement and will be paid in accordance with Ohio law and Section 415 of the Internal Revenue Code, as amended, in effect at the time you retire. Your actual benefit may be higher or lower than estimated.
- Estimates produced from the chart on the left reflect current law. Actual benefits
 may vary depending upon the earnings and service credit certified by the employer
 and verified by STRS Ohio.
- The chart on the left reflects percentages based on full years of service credit.
 Because of the reduction factor, partial years of credit calculated from this chart will be accurate only if you have 34 or more years of service credit or you are age 65 or older. Partial years of credit are included in final benefit calculations.

^{*}Single Life Annuity benefit cannot exceed 100% of FAS.

For Retirement Aug. 1, 2027-July 1, 2028

Age and Service Requirements

Unreduced benefit – Any age and **34** years; or age 65 and 5 years **Early retirement** – Any age and **30** years; or age 60 and 5 years

| 10 11 12 13 | | vera | e perc | | 58 | 59 | 60 7.0 | 61 7.7 | 62 8.4 | 63 9.1 | 64 10.0 | 65+ 11.0 |
|---|--|---------|-------------------|--------|------|------|-----------|-----------|---------------|---------------|------------|-------------|
| 5 6 7 8 9 10 11 12 13 | Nu represe of final a based o | mbers | s in ta e perc | ble | | | 7.0 | | | | | |
| 7 8 9 10 11 12 13 | represe of final a based o | ent th | e perc | | | | | | | | | 11.0 |
| 7 8 9 10 11 12 13 | represe of final a based o | ent th | e perc | | | | 8.4 | 9.2 | 10.0 | 11.0 | 12.0 | 13.2 |
| 8 9 10 11 12 13 | represe of final a based o | ent th | e perc | | | | 9,9 | 10.8 | 11.7 | 12.8 | 14.0 | 15.4 |
| 10 11 12 13 | of final a based o | vera | | ciitat | ie | | 11.3 | 12.3 | 13.4 | 14.6 | 16.0 | 17.6 |
| 10 11 12 13 | based o | n ago | ue san | | | | 12.7 | 13.9 | 15.0 | 16.4 | 18.0 | 19.8 |
| 11 12 13 | | II ayc | at ret | ireme | ent | | 14.1 | 15.4 | 16.7 | 18.3 | 20.0 | 22.0 |
| 13 | | | | | | | 15.5 | 16.9 | 18.4 | 20.1 | 22.0 | 24.2 |
| | | | | | | | 16.9 | 18.5 | 20.1 | 21.9 | 24.0 | 26.4 |
| | Unr | educe | d ber | efit | | | 18.3 | 20.0 | 21.7 | 23.7 | 26.0 | 28.6 |
| 14 | | entag | | | | | 19.7 | 21.6 | 23.4 | 25.6 | 28.0 | 30.8 |
| 15 | | in b | lack. | | | | 21.1 | 23.1 | 25.1 | 27.4 | 30.0 | 33.0 |
| 16 | | | | | | | 22.5 | 24.6 | 26.8 | 29.2 | 32.0 | 35.2 |
| 17 | Ea | rly ret | ireme | ent | | | 23.9 | 26.2 | 28.4 | 31.0 | 34.0 | 37.4 |
| 18 | | efit pe | | | | | 25.3 | 27.7 | 30.1 | 32.9 | 36.0 | 39.6 |
| 19 | sh | own i | n gree | en. | | | 26.8 | 29.3 | 31.8 | 34.7 | 38.0 | 41.8 |
| 20 | | | | | | | 28.2 | 30.8 | 33.4 | 36.5 | 40.0 | 44.0 |
| 21 | Perce | ntage | es bas | ed on | | | 29.6 | 32.3 | 35.1 | 38.3 | 42.0 | 46.2 |
| 22 | 2.2 | % cal | culati | on. | | | 31.0 | 33.9 | 36.8 | 40.2 | 44.0 | 48.4 |
| 23 | | | | | | | 32.4 | 35.4 | 38.5 | 42.0 | 46.0 | 50.6 |
| 24 | | | | | | | 33.8 | 37.0 | 40.1 | 43.8 | 48.0 | 52.8 |
| 25 | | | | | | | 35.2 | 38.5 | 41.8 | 45.7 | 50.1 | 55.0 |
| 26 | | | | | | | 36.6 | 40.0 | 43.5 | 47.5 | 52.1 | 57.2 |
| 27 | | | | | | | 38.0 | 41.6 | 45.1 | 49.3 | 54.1 | 59.4 |
| 28 | | | | | | | 39.4 | 43.1 | 46.8 | 51.1 | 56.1 | 61.6 |
| 29 | | | | | | | 40.8 | 44.7 | 48.5 | 53.0 | 58.1 | 63.8 |
| 30 42.2 42 | .2 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 46.2 | 50.2 | 54.8 | 60.1 | 66.0 |
| 31 47.7 47 | .7 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 51.8 | 56.6 | 62.1 | 68.2 |
| 32 53.5 53 | .5 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 58.4 | 64.1 | 70.4 |
| 33 60 | .3 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 66.1 | 72.6 |
| 34 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 | 74.8 |
| 35 | | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 |
| 36 | | | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 |
| 37 | | | | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 |
| 38 | | | | | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 |
| 39 | | | | | | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 | 85.8 |
| 40 | | | | | | | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 |
| 41 | | | | | | | | 90.2 | 90.2 | 90.2 | 90.2 | 90.2 |
| 42 | | | | | | | | | 92.4 | 92.4 | 92.4 | 92.4 |
| 43 | | | | | | | | | | 94.6 | 94.6 | 94.6 |
| 44 | | | | | | | | | | | 96.8 | 96.8 |
| 45 | | | | | | | | | | | | 99.0 |
| 46 | | | | | | | | | | | | 100.0 |

For Retirement Aug. 1, 2027-July 1, 2028

Retirement Estimate Worksheet Single Life Annuity

Step 1: Using the chart on the left, find the percentage where your expected age and number of years of service credit at retirement meet.

Step 2: Multiply an assumed final average salary (FAS) by the total percentage determined in Step 1. FAS is the average of the **five** highest years of earnings.

Step 3: Divide this figure by 12 to determine a gross monthly benefit. This represents your "Single Life Annuity" benefit.*

| our percentage from chart: | Your |
|----------------------------|------|
| % | |
| X | |
| Your FAS: | |
| 5 | \$ |
| = | |
| 5 | \$ |
| ÷ 12 = | |
| our gross monthly benefit: | Your |
| <u> </u> | ċ |

39

Note:

- FAS may be limited if percentage increases in the two highest years and partial year of earnings exceed the percentage increases in any of the three years immediately preceding the earlier of the two highest years of earnings. All earnings, including OPERS and SERS earnings, are subject to this limitation.
- Your actual benefit will be calculated at retirement and will be paid in accordance with Ohio law and Section 415 of the Internal Revenue Code, as amended, in effect at the time you retire. Your actual benefit may be higher or lower than estimated.
- Estimates produced from the chart on the left reflect current law. Actual benefits
 may vary depending upon the earnings and service credit certified by the employer
 and verified by STRS Ohio.
- The chart on the left reflects percentages based on full years of service credit.
 Because of the reduction factor, partial years of credit calculated from this chart will be accurate only if you have 34 or more years of service credit or you are age 65 or older. Partial years of credit are included in final benefit calculations.

^{*}Single Life Annuity benefit cannot exceed 100% of FAS.

For Retirement on or After Aug. 1, 2028

Age and Service Requirements

Unreduced benefit – Any age and **35** years; or age 65 and 5 years **Early retirement** – Any age and 30 years; or age 60 and 5 years

| Years Ohio | | | | | | Age | at Re | etirer | nent | | | | | |
|---------------|------|------|--------|---------|--------|--------|-------|--------|------|------|------|------|------|-------|
| Credit | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65+ |
| 5 | | | | | | | | | 7.0 | 7.7 | 8.4 | 9.1 | 10.0 | 11.0 |
| 6 | | | | | | | | | 8.4 | 9.2 | 10.0 | 11.0 | 12.0 | 13.2 |
| 7 | | | | mber | | | | | 9.9 | 10.8 | 11.7 | 12.8 | 14.0 | 15.4 |
| 8 | | re | prese | nt th | e perc | enta | ge | | 11.3 | 12.3 | 13.4 | 14.6 | 16.0 | 17.6 |
| 9 | | | | vera | | | | | 12.7 | 13.9 | 15.0 | 16.4 | 18.0 | 19.8 |
| 10 | | | | n age | | | | | 14.1 | 15.4 | 16.7 | 18.3 | 20.0 | 22.0 |
| 11 | | ar | ıd yea | rs of s | ervic | e crec | lit. | | 15.5 | 16.9 | 18.4 | 20.1 | 22.0 | 24.2 |
| 12 | | | | | | | | | 16.9 | 18.5 | 20.1 | 21.9 | 24.0 | 26.4 |
| 13 | | | | educe | | | | | 18.3 | 20.0 | 21.7 | 23.7 | 26.0 | 28.6 |
| 14 | | | perc | entag | jes sh | own | | | 19.7 | 21.6 | 23.4 | 25.6 | 28.0 | 30.8 |
| 15 | | | | in b | ack. | | | | 21.1 | 23.1 | 25.1 | 27.4 | 30.0 | 33.0 |
| 16 | | | | | | | | | 22.5 | 24.6 | 26.8 | 29.2 | 32.0 | 35.2 |
| 17 | | | | rly ret | | | | | 23.9 | 26.2 | 28.4 | | | 37.4 |
| 18 | | | | efit pe | | _ | | | 25.3 | 27.7 | 30.1 | 32.9 | 36.0 | 39.6 |
| 19 | | | sh | own i | n gree | en. | | | 26.8 | 29.3 | 31.8 | 34.7 | 38.0 | 41.8 |
| 20 | | | | | | | | | 28.2 | 30.8 | 33.4 | | 40.0 | 44.0 |
| 21 | | | | ntage | | | | | 29.6 | 32.3 | 35.1 | 38.3 | 42.0 | 46.2 |
| 22 | | | 2.2 | % cal | culati | on. | | | 31.0 | 33.9 | 36.8 | 40.2 | 44.0 | 48.4 |
| 23 | | | | | | | | | 32.4 | 35.4 | 38.5 | 42.0 | | 50.6 |
| 24 | | | | | | | | | 33.8 | 37.0 | 40.1 | 43.8 | 48.0 | 52.8 |
| 25 | | | | | | | | | 35.2 | 38.5 | 41.8 | 45.7 | 50.1 | 55.0 |
| 26 | | | | | | | | | 36.6 | 40.0 | 43.5 | 47.5 | 52.1 | 57.2 |
| 27 | | | | | | | | | 38.0 | 41.6 | 45.1 | 49.3 | 54.1 | 59.4 |
| 28 | | | | | | | | | 39.4 | 43.1 | 46.8 | 51.1 | 56.1 | 61.6 |
| 29 | | | | | | | | | 40.8 | 44.7 | 48.5 | 53.0 | 58.1 | 63.8 |
| 30 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 42.2 | 46.2 | 50.2 | 54.8 | 60.1 | 66.0 |
| 31 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 47.7 | 51.8 | 56.6 | 62.1 | 68.2 |
| 32 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 53.5 | 58.4 | 64.1 | 70.4 |
| 33 | | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 60.3 | 66.1 | 72.6 |
| 34 | | | 68.1 | 68.1 | 68.1 | 68.1 | 68.1 | 68.1 | 68.1 | 68.1 | 68.1 | 68.1 | 68.1 | 74.8 |
| 35 | | | | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | 77.0 | | | 77.0 |
| 36 | | | | | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | 79.2 | | | 79.2 |
| 37 | | | | | | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 | 81.4 |
| 38 | | | | | | | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 | 83.6 |
| 39 | | | | | | | | 85.8 | 85.8 | 85.8 | | 85.8 | 85.8 | 85.8 |
| 40 | | | | | | | | | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 | 88.0 |
| 41 | | | | | | | | | | 90.2 | 90.2 | 90.2 | 90.2 | 90.2 |
| 42 | | | | | | | | | | | 92.4 | 92.4 | | 92.4 |
| 43 | | | | | | | | | | | | 94.6 | 94.6 | 94.6 |
| 44 | | | | | | | | | | | | | 96.8 | 96.8 |
| 45 | | | | | | | | | | | | | | 99.0 |
| 46 | | | | | | | | | | | | | | 100.0 |

For Retirement on or After Aug. 1, 2028

Retirement Estimate Worksheet Single Life Annuity

Step 1: Using the chart on the left, find the percentage where your expected age and number of years of service credit at retirement meet.

Step 2: Multiply an assumed final average salary (FAS) by the total percentage determined in Step 1. FAS is the average of the **five** highest years of earnings.

Step 3: Divide this figure by 12 to determine a gross monthly benefit. This represents your "Single Life Annuity" benefit.*

| Your percentage from chart: |
|-----------------------------|
| % |
| x |
| Your FAS: |
| \$ |
| = |
| \$ |
| ÷ 12 = |
| Your gross monthly benefit: |
| ¢ |

41

Note:

- FAS may be limited if percentage increases in the two highest years and partial
 year of earnings exceed the percentage increases in any of the three years
 immediately preceding the earlier of the two highest years of earnings. All earnings,
 including OPERS and SERS earnings, are subject to this limitation.
- Your actual benefit will be calculated at retirement and will be paid in accordance with Ohio law and Section 415 of the Internal Revenue Code, as amended, in effect at the time you retire. Your actual benefit may be higher or lower than estimated.
- Estimates produced from the chart on the left reflect current law. Actual benefits
 may vary depending upon the earnings and service credit certified by the employer
 and verified by STRS Ohio.
- The chart on the left reflects percentages based on full years of service credit.
 Because of the reduction factor, partial years of credit calculated from this chart will be accurate only if you have 35 or more years of service credit or you are age 65 or older. Partial years of credit are included in final benefit calculations.

^{*}Single Life Annuity benefit cannot exceed 100% of FAS.