

Benefit Calculation Table and Estimate Worksheet

DEFINED BENEFIT PLAN

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

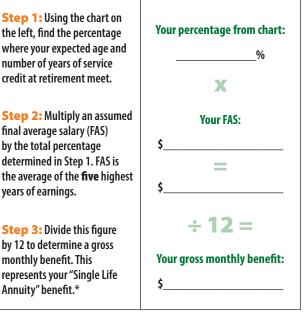
Using this Benefit Calculation Table and Estimate Worksheet for retirement Aug. 1, 2023–July 1, 2024, you can estimate a benefit under the Single Life Annuity plan of payment. To estimate benefit amounts under other plans of payment, please use the benefit estimate calculator available in your Online Personal Account at www.strsoh.org.

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 Kettrement													
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			final a						12.7	13.9	15.0	16.4	18.0	19.8
10			based on age at retirement						14.1	15.4	16.7	18.3	20.0	22.0
11		ar	id 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					d ber				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					tireme				23.9	26.2	28.4	31.0	34.0	37.4
18			bene	efit 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	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	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		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	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
42											92.4	92.4		92.4
43												94.6	94.6	94.6
44													96.8	96.8
45														99.0
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Retirement Estimate Worksheet Single Life Annuity



- 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.
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- 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.
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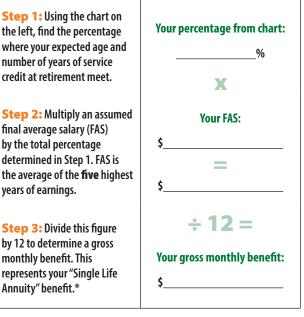
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30	42.2	42.2	42.2	42.2	42.2	42.2	42.2	42.2	42.2	46.2	50.2	54.8	60.1	66.0
31	51.8	51.8	51.8	51.8	51.8	51.8	51.8	51.8	51.8	51.8	51.8	56.6	62.1	68.2
32	58.4	58.4	58.4	58.4		58.4	58.4	58.4	58.4	58.4	58.4	58.4		70.4
33		66.1	66.1	66.1	66.1	66.1	66.1	66.1	66.1	66.1	66.1	66.1	66.1	72.6
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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	79.2	79.2
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For Retirement Aug. 1, 2025–July 1, 2026

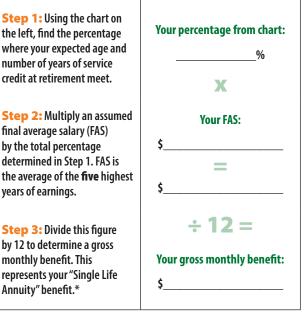
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Age and Service Requirements

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 Retirement													
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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 of o	83.6 of o	83.6 of 0	83.6 95 9	83.6 05 0		83.6 of 0
39								85.8	85.8	85.8	85.8 00 0	85.8	85.8 00 0	85.8 00 n
40									88.0	88.0	88.0 00.2	88.0 00.2	88.0	88.0
41 42										90.2	90.2 92.4		90.2 92.4	
42											92.4	92.4 94.6		
43 44												94.0	94.6 96.8	
44													50.0	90.0 99.0
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Retirement Estimate Worksheet Single Life Annuity



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Benefit Calculation Table and Estimate Worksheet

DEFINED BENEFIT PLAN

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

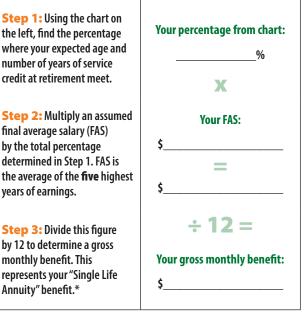
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Age and Service Requirements

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Credit	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
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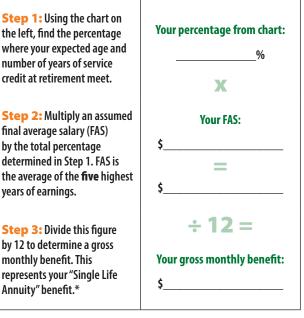
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9			final a						12.7	13.9	15.0	16.4	18.0	19.8
10			based on age at retirement							15.4	16.7	18.3	20.0	22.0
11		ar	nd yea	rs of s	servic	e crec	it.		15.5	16.9	18.4	20.1	22.0	24.2
12									16.9	18.5	20.1	21.9	24.0	26.4
13			Unr	educe	d ber	nefit			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			Ea	rly ret	tirem	ent			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	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
39								85.8	85.8	85.8	85.8	85.8		85.8
40									88.0	88.0	88.0	88.0		88.0
41										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

Retirement Estimate Worksheet Single Life Annuity



- 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.



Benefit Calculation Table and Estimate Worksheet

DEFINED BENEFIT PLAN

For Retirement on or After Aug. 1, 2028

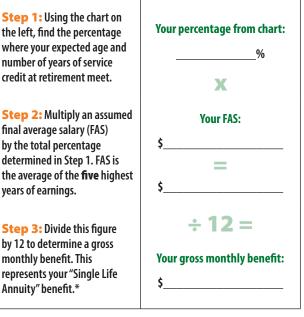
Using this Benefit Calculation Table and Estimate Worksheet for retirement on or after Aug. 1, 2028, you can estimate a benefit under the Single Life Annuity plan of payment. To estimate benefit amounts under other plans of payment, please use the benefit estimate calculator available in your Online Personal Account at www.strsoh.org.

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			Nu	mber	s in ta	ble			9.9	10.8	11.7	12.8	14.0	15.4
8		re	prese	ent th	e pero	entag	je		11.3	12.3	13.4	14.6	16.0	17.6
9		of	final a	avera	ge sal	ary (F	AS)		12.7	13.9	15.0	16.4	18.0	19.8
10		ba	sed o	n age	at ref		14.1	15.4	16.7	18.3	20.0	22.0		
11		ar	nd 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					ed ber				18.3	20.0	21.7	23.7	26.0	28.6
14			perc	entag	ges 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					tirem				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 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
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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		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		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	77.0	77.0
36					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	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
41										90.2	90.2	90.2		90.2
42											92.4	92.4		92.4
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45														99.0
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Retirement Estimate Worksheet Single Life Annuity



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