

# Benefit Calculation Tables and Estimate Worksheets

Using the “Benefit Calculation Tables and Estimate Worksheets” on Pages 32–47, you can estimate a benefit under the Single Life Annuity plan of payment. To estimate benefit amounts under other plans of payment, you should use the benefit estimate calculator at [www.strsoh.org](http://www.strsoh.org).

**Note:** To estimate a benefit using the tables and worksheets on the following pages, you will first need to find the table that corresponds with your retirement date. There is a different calculation table for each span of retirement dates indicated below.

Retirement dates and corresponding page numbers are as follows:

**Aug. 1, 2019–July 1, 2020 ..... Pages 32–33**

**Aug. 1, 2020–July 1, 2021 ..... Pages 34–35**

**Aug. 1, 2021–July 1, 2022 ..... Pages 36–37**

**Aug. 1, 2022–July 1, 2023 ..... Pages 38–39**

**Aug. 1, 2023–July 1, 2024 ..... Pages 40–41**

**Aug. 1, 2024–July 1, 2025 ..... Pages 42–43**

**Aug. 1, 2025–July 1, 2026 ..... Pages 44–45**

**On or after Aug. 1, 2026 ..... Pages 46–47**

**For Retirement Aug. 1, 2019–July 1, 2020**

**Age and Service Requirements**

**Unreduced benefit** – Any age and **33** years; or age 65 and 5 years

**Early retirement** – Any age and 30 years; age 55 and **28** years; or age 60 and 5 years

Years Ohio Credit	Age at Retirement														
	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									9.9	10.8	11.7	12.8	14.0	15.4	
8									11.3	12.3	13.4	14.6	16.0	17.6	
9									12.7	13.9	15.0	16.4	18.0	19.8	
10									14.1	15.4	16.7	18.3	20.0	22.0	
11									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									18.3	20.0	21.7	23.7	26.0	28.6	
14									19.7	21.6	23.4	25.6	28.0	30.8	
15									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									23.9	26.2	28.4	31.0	34.0	37.4	
18									25.3	27.7	30.1	32.9	36.0	39.6	
19									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									29.6	32.3	35.1	38.3	42.0	46.2	
22									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					33.9	33.9	33.9	37.0	39.4	43.1	46.8	51.1	56.1	61.6	
29					38.3	38.3	38.3	38.3	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	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	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	70.4	
33		72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	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	

Numbers in table represent the percentage of final average salary (FAS) based on age at retirement and years of service credit.

Unreduced benefit percentages shown in black.

Early retirement benefit percentages shown in green.

Percentages based on 2.2% calculation.

**For Retirement Aug. 1, 2019–July 1, 2020**

**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.

Your percentage from chart:

\_\_\_\_\_ %

**X**

**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.

Your FAS:

\$ \_\_\_\_\_

**=**

\$ \_\_\_\_\_

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

**÷ 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 at [www.strsoh.org](http://www.strsoh.org).

**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 33 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, 2020–July 1, 2021**

**Age and Service Requirements**

**Unreduced benefit** – Any age and **33** years; or age 65 and 5 years

**Early retirement** – Any age and 30 years; age 55 and **28** years; or age 60 and 5 years

Years Ohio Credit	Age at Retirement														
	52	53	54	55	56	57	58	59	60	61	62	63	64	65+	
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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	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		72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	72.6	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	
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41										90.2	90.2	90.2	90.2	90.2	
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Numbers in table represent the percentage of final average salary (FAS) based on age at retirement and years of service credit.

Unreduced benefit percentages shown in black.

Early retirement benefit percentages shown in green.

Percentages based on 2.2% calculation.

**For Retirement Aug. 1, 2020–July 1, 2021**

**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.

Your percentage from chart:

\_\_\_\_\_ %

**X**

**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.

Your FAS:  
\$ \_\_\_\_\_

**=**

\$ \_\_\_\_\_

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

**÷ 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 at [www.strsoh.org](http://www.strsoh.org).

**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.
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- 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 33 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, 2021–July 1, 2022**

**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 Credit	Age at Retirement																		
	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					
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9									12.7	13.9	15.0	16.4	18.0	19.8					
10									14.1	15.4	16.7	18.3	20.0	22.0					
11									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									18.3	20.0	21.7	23.7	26.0	28.6					
14									19.7	21.6	23.4	25.6	28.0	30.8					
15									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									23.9	26.2	28.4	31.0	34.0	37.4					
18									25.3	27.7	30.1	32.9	36.0	39.6					
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30	33.7	36.3	39.6	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		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					
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43												94.6	94.6	94.6					
44													96.8	96.8					
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Numbers in table represent the percentage of final average salary (FAS) based on age at retirement and years of service credit.

Unreduced benefit percentages shown in black.

Early retirement benefit percentages shown in green.

Percentages based on 2.2% calculation.

**For Retirement Aug. 1, 2021–July 1, 2022**

**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.

Your percentage from chart:

\_\_\_\_\_ %

**X**

**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.

Your FAS:  
\$ \_\_\_\_\_

**=**

\$ \_\_\_\_\_

**÷ 12 =**

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

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 at [www.strsoh.org](http://www.strsoh.org).

**Note:**

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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.
- 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, 2022–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 Credit	Age at Retirement																		
	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					
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**For Retirement Aug. 1, 2022–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 at [www.strsoh.org](http://www.strsoh.org).

**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, 2023–July 1, 2024**

**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 Credit	Age at Retirement														
	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									9.9	10.8	11.7	12.8	14.0	15.4	
8									11.3	12.3	13.4	14.6	16.0	17.6	
9									12.7	13.9	15.0	16.4	18.0	19.8	
10									14.1	15.4	16.7	18.3	20.0	22.0	
11									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									18.3	20.0	21.7	23.7	26.0	28.6	
14									19.7	21.6	23.4	25.6	28.0	30.8	
15									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									23.9	26.2	28.4	31.0	34.0	37.4	
18									25.3	27.7	30.1	32.9	36.0	39.6	
19									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									29.6	32.3	35.1	38.3	42.0	46.2	
22									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	33.7	36.3	39.6	42.2	42.2	42.2	42.2	42.2	42.2	46.2	50.2	54.8	60.1	66.0	
31	34.8	37.5	40.9	43.6	47.7	47.7	47.7	47.7	47.7	47.7	51.8	56.6	62.1	68.2	
32	35.9	38.7	42.2	45.1	49.3	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	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	

Numbers in table represent the percentage of final average salary (FAS) based on age at retirement and years of service credit.

Unreduced benefit percentages shown in black.

Early retirement benefit percentages shown in green.

Percentages based on 2.2% calculation.

**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:**

\$ \_\_\_\_\_

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 at [www.strsoh.org](http://www.strsoh.org).

**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.

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

**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 Credit	Age at Retirement														
	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									9.9	10.8	11.7	12.8	14.0	15.4	
8									11.3	12.3	13.4	14.6	16.0	17.6	
9									12.7	13.9	15.0	16.4	18.0	19.8	
10									14.1	15.4	16.7	18.3	20.0	22.0	
11									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									18.3	20.0	21.7	23.7	26.0	28.6	
14									19.7	21.6	23.4	25.6	28.0	30.8	
15									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									23.9	26.2	28.4	31.0	34.0	37.4	
18									25.3	27.7	30.1	32.9	36.0	39.6	
19									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									29.6	32.3	35.1	38.3	42.0	46.2	
22									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	33.7	36.3	39.6	42.2	42.2	42.2	42.2	42.2	42.2	46.2	50.2	54.8	60.1	66.0	
31	34.8	37.5	40.9	43.6	47.7	47.7	47.7	47.7	47.7	47.7	51.8	56.6	62.1	68.2	
32	35.9	38.7	42.2	45.1	49.3	53.5	53.5	53.5	53.5	53.5	53.5	58.4	64.1	70.4	
33		39.9	43.6	46.5	50.8	55.2	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	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	

Numbers in table represent the percentage of final average salary (FAS) based on age at retirement and years of service credit.

Unreduced benefit percentages shown in black.

Early retirement benefit percentages shown in green.

Percentages based on 2.2% calculation.

**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.

Your percentage from chart:

\_\_\_\_\_ %

**X**

**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.

Your FAS:  
\$ \_\_\_\_\_

**=**

\$ \_\_\_\_\_

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

**÷ 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 at [www.strsoh.org](http://www.strsoh.org).

**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.

**For Retirement Aug. 1, 2025–July 1, 2026**

**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 Credit	Age at Retirement														
	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									9.9	10.8	11.7	12.8	14.0	15.4	
8									11.3	12.3	13.4	14.6	16.0	17.6	
9									12.7	13.9	15.0	16.4	18.0	19.8	
10									14.1	15.4	16.7	18.3	20.0	22.0	
11									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									18.3	20.0	21.7	23.7	26.0	28.6	
14									19.7	21.6	23.4	25.6	28.0	30.8	
15									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									23.9	26.2	28.4	31.0	34.0	37.4	
18									25.3	27.7	30.1	32.9	36.0	39.6	
19									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									29.6	32.3	35.1	38.3	42.0	46.2	
22									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	33.7	36.3	39.6	42.2	42.2	42.2	42.2	42.2	42.2	46.2	50.2	54.8	60.1	66.0	
31	34.8	37.5	40.9	43.6	47.7	47.7	47.7	47.7	47.7	47.7	51.8	56.6	62.1	68.2	
32	35.9	38.7	42.2	45.1	49.3	53.5	53.5	53.5	53.5	53.5	53.5	58.4	64.1	70.4	
33		39.9	43.6	46.5	50.8	55.2	60.3	60.3	60.3	60.3	60.3	60.3	66.1	72.6	
34			44.9	47.9	52.4	56.8	62.1	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	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	

Numbers in table represent the percentage of final average salary (FAS) based on age at retirement and years of service credit.

Unreduced benefit percentages shown in black.

Early retirement benefit percentages shown in green.

Percentages based on 2.2% calculation.

**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.

Your percentage from chart:

\_\_\_\_\_ %

**X**

**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.

Your FAS:

\$ \_\_\_\_\_

**=**

\$ \_\_\_\_\_

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

**÷ 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 at [www.strsoh.org](http://www.strsoh.org).

**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.



**For Retirement On or After Aug. 1, 2026**

**Age and Service Requirements**

**Unreduced benefit** – Age 60 and 35 years; or age 65 and 5 years

**Early retirement** – Any age and 30 years; or age 60 and 5 years

Years Ohio Credit	Age at Retirement														
	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									9.9	10.8	11.7	12.8	14.0	15.4	
8									11.3	12.3	13.4	14.6	16.0	17.6	
9									12.7	13.9	15.0	16.4	18.0	19.8	
10									14.1	15.4	16.7	18.3	20.0	22.0	
11									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									18.3	20.0	21.7	23.7	26.0	28.6	
14									19.7	21.6	23.4	25.6	28.0	30.8	
15									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									23.9	26.2	28.4	31.0	34.0	37.4	
18									25.3	27.7	30.1	32.9	36.0	39.6	
19									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									29.6	32.3	35.1	38.3	42.0	46.2	
22									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	33.7	36.3	39.6	42.2	42.2	42.2	42.2	42.2	42.2	46.2	50.2	54.8	60.1	66.0	
31	34.8	37.5	40.9	43.6	47.7	47.7	47.7	47.7	47.7	47.7	51.8	56.6	62.1	68.2	
32	35.9	38.7	42.2	45.1	49.3	53.5	53.5	53.5	53.5	53.5	53.5	58.4	64.1	70.4	
33		39.9	43.6	46.5	50.8	55.2	60.3	60.3	60.3	60.3	60.3	60.3	66.1	72.6	
34			44.9	47.9	52.4	56.8	62.1	68.1	68.1	68.1	68.1	68.1	68.1	74.8	
35				49.3	53.9	58.5	63.9	70.1	77.0	77.0	77.0	77.0	77.0	77.0	
36					55.4	60.2	65.7	72.1	79.2	79.2	79.2	79.2	79.2	79.2	
37						61.9	67.6	74.1	81.4	81.4	81.4	81.4	81.4	81.4	
38							69.4	76.1	83.6	83.6	83.6	83.6	83.6	83.6	
39								78.1	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	

Numbers in table represent the percentage of final average salary (FAS) based on age at retirement and years of service credit.

Unreduced benefit percentages shown in black.

Early retirement benefit percentages shown in green.

Percentages based on 2.2% calculation.

**For Retirement On or After Aug. 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:**

\$ \_\_\_\_\_

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 at [www.strsoh.org](http://www.strsoh.org).

**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 are age 60 and 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.
- Once met, your age and service eligibility will be maintained.

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