

**APPENDIX E**  
**Early Retirement Factors**

Age in Years	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
30	0.19325	0.19439	0.19552	0.19666	0.19779	0.19893	0.20006	0.20120	0.20233	0.20347	0.20460	0.20574
31	0.20687	0.20809	0.20931	0.21053	0.21174	0.21296	0.21418	0.21540	0.21662	0.21784	0.21905	0.22027
32	0.22149	0.22280	0.22411	0.22542	0.22672	0.22803	0.22934	0.23065	0.23196	0.23327	0.23457	0.23588
33	0.23719	0.23860	0.24000	0.24141	0.24281	0.24422	0.24562	0.24703	0.24843	0.24984	0.25124	0.25265
34	0.25405	0.25556	0.25707	0.25858	0.26009	0.26160	0.26311	0.26462	0.26613	0.26764	0.26915	0.27066
35	0.27217	0.27379	0.27542	0.27704	0.27867	0.28029	0.28192	0.28354	0.28516	0.28679	0.28841	0.29004
36	0.29166	0.29341	0.29515	0.29690	0.29864	0.30039	0.30214	0.30388	0.30563	0.30737	0.30912	0.31086
37	0.31261	0.31449	0.31637	0.31825	0.32013	0.32201	0.32389	0.32576	0.32764	0.32952	0.33140	0.33328
38	0.33516	0.33718	0.33921	0.34123	0.34325	0.34527	0.34730	0.34932	0.35134	0.35336	0.35539	0.35741
39	0.35943	0.36161	0.36379	0.36597	0.36815	0.37033	0.37251	0.37469	0.37687	0.37905	0.38123	0.38341
40	0.38559	0.38794	0.39029	0.39264	0.39499	0.39734	0.39969	0.40203	0.40438	0.40673	0.40908	0.41143
41	0.41378	0.41631	0.41885	0.42138	0.42392	0.42645	0.42899	0.43152	0.43405	0.43659	0.43912	0.44166
42	0.44419	0.44693	0.44966	0.45240	0.45513	0.45787	0.46061	0.46334	0.46608	0.46881	0.47155	0.47428
43	0.47702	0.47998	0.48293	0.48589	0.48884	0.49180	0.49475	0.49771	0.50066	0.50362	0.50657	0.50953
44	0.51248	0.51568	0.51887	0.52207	0.52526	0.52846	0.53166	0.53485	0.53805	0.54124	0.54444	0.54763
45	0.55083	0.55429	0.55774	0.56120	0.56466	0.56811	0.57157	0.57503	0.57848	0.58194	0.58540	0.58885
46	0.59231	0.59605	0.59980	0.60354	0.60728	0.61102	0.61477	0.61851	0.62225	0.62599	0.62974	0.63348
47	0.63722	0.64128	0.64533	0.64939	0.65344	0.65750	0.66156	0.66561	0.66967	0.67372	0.67778	0.68183
48	0.68589	0.69029	0.69469	0.69909	0.70349	0.70789	0.71229	0.71668	0.72108	0.72548	0.72988	0.73428
49	0.73868	0.74346	0.74823	0.75301	0.75778	0.76256	0.76734	0.77211	0.77689	0.78166	0.78644	0.79121
50	0.79599	0.80118	0.80638	0.81157	0.81676	0.82195	0.82715	0.83234	0.83753	0.84272	0.84792	0.85311
51	0.85830	0.86395	0.86960	0.87525	0.88090	0.88655	0.89220	0.89785	0.90350	0.90915	0.91480	0.92045
52	0.92610	0.93226	0.93842	0.94458	0.95073	0.95689	0.96305	0.96921	0.97537	0.98153	0.98768	0.99384
53	1.00000											

These age adjustment factors are based on the same actuarial assumptions used in the December 31, 2020, benefit level study of the IAFF MERP. When an employee ceases employment prior to age 53 and is eligible for Regular Pension Benefits or Disability Pension Benefits, this Table is used to calculate the Monthly Benefit Level, provided the Eligible Retiree elects to commence monthly benefit payments prior to age 53. If elected, this Monthly Benefit Level continues even after the Eligible Retiree attains age 53, subject to the Trustees' authority to adjust this Table and the Unit Multiplier.