

ACTION BY: All Divisions and Offices, AMS, FGIS, and OT

INFORMATION FOR: All Employees, AMS, FGIS, and OT

Retirement

I PURPOSE

This Instruction:

- A Provides information on the Civil Service Retirement System.
- B Sets forth the purpose, use, and distribution of various forms which pertain to the administration of the program.
- C Provides guidelines to assist employees in computing estimates of annuities to which they may be entitled.

II CONTACT POINT

For additional information or clarification of any part of this Instruction, contact the Employee Relations and Services Branch, Personnel (PE) Division, AMS, U.S. Department of Agriculture, Washington, DC 20250, telephone (FTS) 447-2527.

III COVERAGE AND CONTRIBUTIONS

- A Employees Covered by the Retirement System.
 - 1 All career, career conditional, excepted career, and excepted conditional employees of AMS, FGIS, and OT are members of the U.S. Civil Service Retirement System.

2 Intermittent employees are covered provided they are serving under a career or career conditional appointment.

3 An employee in an excluded category acquires or retains coverage if he/she is employed, following employment subject to the retirement system, without a break in service or after a separation from the vice of 3 days or less.

B Contributions.

1 Each member of the Retirement System contributes 7 percent of his/her basic salary to provide retirement and survivor benefits for himself/herself and family. The Government also contributes an equal amount to the retirement Fund.

2 Form SF-105, Certificate of Membership in the U.S. Civil Service Retirement System, is furnished each covered employee when entering duty. The Employee Relations and Services Branch, PE Division, will replace lost Forms SF-105 on request.

IV CREDITABLE SERVICE FOR RETIREMENT PURPOSES

A Civilian Service.

1 Creditable Service. All periods of service as an employee of the Federal Government or the District of Columbia government that meet the following requirements are creditable for retirement purposes. If an employee is in doubt as to whether a particular type of service is creditable for retirement purposes, contact the Employee Relations and Services inch, PE Division. To be considered a Federal employee, a person must be:

- a Engaged in the performance of Federal functions under authority of an act of Congress or an Executive order; and
- b Appointed or employed by a Federal officer in his/her official capacity as such; and
- c Under the supervision and direction of a Federal officer.

2 Service for Which No Retirement Deductions Were Made (Deposit) . Employees having civilian service since August 1920, during which no retirement deductions were made, will be given credit for the service. However, at retirement, the employee's basic annuity will be reduced by 10 percent per year of the amount due as a deposit, plus interest to the date of retirement, unless a deposit is made to the retirement fund to cover this service.

3 Service for Which Retirement Deductions Were Refunded (Redeposit). In computing the annuity payable to an employee or his/her survivor, no credit will be allowed for any service for which retirement deductions have been refunded to him/her unless a redeposit is made of the amount of the refund, plus interest. However, service covered by a refund which has not been redeposited may be used in establishing eligibility for retirement benefits. In most circumstances it is to the employee's advantage to make a redeposit to the fund.

4 Making a Deposit or Redeposit. An employee who is interested in making a deposit or redeposit to the retirement fund shall request Form SF-2803, Application To Make Deposit or Redeposit, from the Employee Relations and Services Branch, PE Division. The employee shall complete Form SF-2803, certify Part A, and forward it to the Employee Relations and Services Branch, PE Division, for transmittal to the Office of Personnel Management. The Office of Personnel Management will determine whether the service claimed is creditable, compute the amount due, and notify the employee of the amount and procedure for making payment.

B Military Service.

1 Active and honorable military service with the U.S. Armed Forces is creditable toward retirement if completed before final termination of employment as a member of the Retirement System. The employee is not required to make deposits for periods of military service.

2 Military service may not be credited if an employee draws military retired pay unless:

- a The military retired pay is waived; or

b The retired pay is based on a disability incurred in combat with an enemy of the United States or caused by an instrument of war and incurred in the line of duty during a period of war; or

c The retired pay is granted for service with the Armed Forces Reserve components under the provisions of Chapter 67, Title 10, U.S. Code.

3 Military service performed after December 1956 (unless it was covered by military leave with pay from a civilian position) is not creditable at the time of computation of annuity, the employee or his/her survivor is entitled to Social Security benefits.

C Periods of Separation While in Receipt of Federal Employees' Compensation. An employee who is separated from an agency and later is employed in the Federal Government is entitled to full service credit without deposit to the retirement fund for the portion of time during which she was receiving employees' compensation.

D Credit for Unused Sick Leave. Service of an employee who retires on immediate annuity, or who dies leaving a widow (or widower) entitled to immediate survivor benefits is increased by the number of days of unused sick leave to his/her credit. The number of days of unused sick leave that are added are used only in determining the number of years and months of service annuity computation purposes. Sick leave cannot be used to compute the employee's high-3 average salary, or to meet the minimum length of service required for retirement eligibility. However, when an employee completes more than 41 years and 11 months of service and his/her annuity would be 80 percent his/her high-3 average salary, the amount of the annuity in excess of 80 percent that is produced by crediting unused sick leave is payable.

V ELIGIBILITY FOR RETIREMENT

A Immediate Retirement.

1 Age and Service Requirements. If an employee has any combination of minimum age and service (including 5 years of civilian Federal service) and meets the special requirement (if any) shown in the following table, he/she may retire and receive an immediate

annuity. Unless an employee retires because of disability, he/she must have had at least 1 year of civilian service under the retirement system within the 2-year period preceding the separation on which his/her retirement is based. The age and service requirements are as follows:

Minimum Age	Minimum Service (Years)	Special Requirements
62	5	None
60	20	None
55	30	None
Any Age*	25	Separation must be involuntary without cause
50*	20	Separation must be involuntary without cause
Any Age	5	Must be totally disabled for service in the position occupied

*Annuity is reduced if under age 55.

2 Application for Immediate Annuity. To apply for optional, or discontinued service retirement, complete Form SF-2801, Application for Retirement, and Form SF-52, Request for Personnel Action. Send the completed forms through official channels to: Employee Relations and Services Branch, PE Division, AMS, U.S. Department of Agriculture, Washington, DC 20250. If an employee has military service, attach a copy of his/her military discharge to the retirement application.

B Disability Retirement. If an employee has at least 5 years of creditable civilian service and, while employed subject to the retirement system becomes totally disabled for useful and efficient service in his position or for any other position of the same grade or class, he/she may apply for disability retirement. The Employee Relations and Services Branch, PE Division, will provide the required forms on request. The forms should be completed as follows:

<u>Form</u>	<u>Completed by</u>
SF-2801, Application for Retirement	Employee completes and submits to supervisor for forwarding through proper Division channels to the Employee Relations and Services Branch, PE Division.
SF-1801A, Superior Officer's Statement	Supervisor completes and submits with SF-2801 to the Employee Relations and Services Branch, PE Division.
2801B, Physician's Statement	Employee completes Part A; physician completes remainder of form, and forwards to the Employee Relations and Services Branch, PE Division.
SF-2801D, Request for Medical Records	Employee completes form if he/she has been hospitalized within the past 2 years, and forwards with SF-2801 and SF-2801A through proper Division channels to the Employee Relations ~ and Services Branch, PE Division.
SF-52, Request for Personnel Action	Submit with above forms. Nature of action requested should read "Preliminary Disability Retirement." Do not enter an effective date. If the employee is still working, show "Still working" in the Remarks section. If the employee is on sick leave, project the sick leave, and show when the employee will exhaust the sick leave (date and hour) in the Remarks section.

It takes approximately 2 months from the date the Employee Relations and Services Branch, PE Division, receives the application for disability retirement and supporting documents before the Office of Personnel Management issues a statement of approval or disapproval.

C Discontinued Service Retirement. An employee who is involuntarily separated and meets the minimum requirements of service shown in Items 4 or 5 on the chart in paragraph A, above, is entitled to apply for discontinued service annuity. The term "involuntary separation" means any separation against the will and without the consent of the employee, other than separation for cause on charges of misconduct or delinquency.

D Deferred Retirement.

1 An employee who is separated from the Federal service for any reason or is transferred to a position in which he/she is not under the retirement system before meeting the requirements for an immediate annuity, is eligible for an annuity at age 62 if he/she:

- a Completed at least 5 years of civilian service; and
- b Was employed under the retirement system for at least one year within the 2-year period preceding the separation on which retirement is based; and
- c Has not withdrawn retirement deposits.

2 Annuity is based on the law in effect at the time of separation. A separated employee should file his application for retirement with the Office of Personnel Management approximately 3 months before his/her 62nd birthday.

VI TYPES OF ANNUITY

The election of the type of annuity must be indicated by the retiring employee on the application for retirement (Form SF-2801). The types of annuity available are:

A Reduced Annuity With Survivor Benefits to Widow or Widower. For a married employee, the annuity with survivor benefits to widow or widower is automatic unless an annuity without survivor benefits is requested in writing. The employee's annuity is reduced by 2 ½ percent of any amount up to \$3,600 which is specified as a base for survivor benefits, plus 10 percent of any amount over \$3,600 so specified. The survivor annuity will be 55 percent of all or whatever portion of the retiring employee's earned annuity he/she specifies as the base for benefits.

B Annuity Without Survivor Benefits. An annuity without survivor benefits is available to all retiring employees and provides annuity payments during the life of the retiring employee only. Married employees who make s election must do so in writing (see paragraph A, above).

C Reduced Annuity With Benefits to Person Having an Insurable Interest. Annuity with survivor benefits to a person having an insurable interest is available only to unmarried (including widowed or divorced) employees who are retiring in good health. It provides annuity payments at a reduced rate during the life of the retiring employee, and upon his/her death an annuity able to the person designated. The retiring employee's annuity will be reduced by a percentage which depends on the difference in his/her age and that of the person named. The survivor's annuity will be 55 percent of the retired employee's reduced annuity.

VII AMOUNT OF RETIREMENT ANNUITY

A Basic Formula. The amount of annuity payable to a retiring employee depends upon length of service and the high-3 average salary. The high-3 rage salary is the largest annual rate resulting from averaging, over any period of 3 consecutive years of creditable service, an employee's rates of basic pay in effect during the period, with each rate weighted by the time it was in effect. Basic annuity is limited to 80 percent of an employee's high-3 rage salary, except as noted in Section IV D, above.

B Guaranteed Minimum Formula. Employees who are under age 60, have less than 21 years and 11 months of service, and who retire under the disability provisions will receive the guaranteed minimum annuity. The guaranteed minimum annuity is the lesser of the two following amounts:

- 1 40 percent of the employee's high-3 average pay; or
- 2 The amount obtained under the basic formula after increasing the employee's actual creditable service by the time remaining between the date of separation and the date he/she attains age 60.

C Reductions in Annuity. Reductions in the amount of annuity are made

- 1 Discontinued service retirement before age 55 (2 percent for each year the employee is under age 55).

- 2 Failure to make the deposit for nondeduction service.
- 3 Election of survivor-type annuity.

D Increases in Annuity. Increases in the amount of annuity are made for:

- 1 Voluntary contributions.
- 2 Cost of living increases, when applicable.

E Estimating Amount of Annuity. Exhibit A, attached, provides a chart containing the Civil Service Retirement System Monthly Annuity Rates. The chart will enable employees to estimate the amount of annuity to which they may be entitled. The Employee Relations and Services Branch, PE Division, will furnish an annuity computation on request.

F Cost-of-Living Adjustment.

1 The Civil Service Retirement law provides for semiannual cost-of-living adjustments in annuities to be effective March 1 and September 1 of each year.

a The March 1 increase will be determined by the percentage change in the Consumer Price Index (CPI) published for December of the preceding year over the CPI published for June of the preceding year.

b The September 1 increase will be determined by the percentage change in the CPI published for June over the CPI published for December of the preceding year.

2 The semiannual cost-of-living increase applies to retirees and their eligible survivors receiving annuities as of the effective date of the increase. An employee who retires after the cost-of-living increase becomes effective will receive the greater of the following:

a The annuity he/she would have received had he/she retired the day prior to the last cost-of-living increase, plus the cost-of-living increase; or

b The actual annuity, based on actual service and earnings as of the date of separation, but without the cost-of-living increase.

G Voluntary Contributions. An employee may make voluntary contributions to the retirement fund to purchase additional annuity. Any employee interested in obtaining information about voluntary contributions should contact the Employee Relations and Services Branch, PE Division.

VIII HEALTH AND LIFE INSURANCE BENEFITS AFTER RETIREMENT

A Health Insurance.

1 An employee who retires on an immediate annuity with at least 5 years of creditable service is eligible to continue health insurance coverage if he/she has been enrolled in a plan (not necessarily the same plan) under the health benefits program, or covered as a family member of another person's plan, during:

- a The 5 years of service immediately preceding retirement; or
- b All service since his/her first opportunity to enroll; or
- c The full period or periods of service beginning with the enrollment which became effective no later than December 31, 1974, and which was continuous.

2 Deductions for insurance are made from the annuity checks, and the annuity must be enough to cover the deduction in order to continue insurance.

B Life Insurance. For information on life insurance coverage after retirement see AMS/FGIS Instruction 349-1, Federal Employees Group Life insurance Program.

IX REFUND OF CONTRIBUTIONS

A Eligibility for Refund.

1 Regardless of length of service, an employee covered by the Civil Service Retirement System who is separated for any reason, or who transfers to a position which will not be under the retirement system, may receive a refund of retirement deductions provided:

a Separation or transfer occurs and the application for refund is filed with the Office of Personnel Management at least 31 days before the commencing date of annuity.

b The employee will not be employed within 31 days from the date of the separation in a position subject to Civil Service Retirement deductions.

2 A separating employee should be given a copy of Form SF-2802A, Retirement Benefits When You Leave Government Early. This pamphlet contains information on possible future benefits entitlement. All Administrative Officers, and Regional and Area offices should stock this form.

B How To Apply for a Refund.

1 An employee requesting a refund shall submit Form SF-2802, Application for Refund of Retirement Deductions, to the Employee Relations and Services Branch, PE Division.

2 A former employee who has been separated for more than 31 days shall submit the form directly to the Office of Personnel Management.

X DEATH BENEFITS

A The surviving spouse and/or children of a covered employee who dies while employed are entitled to an immediate survivor annuity, provided:

1 The deceased employee had completed at least 18 months of civilian service.

2 The widow/widower had been married to the deceased for at least 1 year immediately preceding the death or is the parent of a child born of the marriage.

3 The child is under age 18 and unmarried, or if over age 18 and unmarried, is either:

a Incapable of self support by reason of a mental or physical disability that began prior to age 18; or

b A full-time student at a high school, trade school, or college.

NOTE: Benefits will cease when the child marries, dies, ceases to be a student, or reaches age 22.

B The surviving spouse and/or children, or other beneficiary, may receive a lump-sum payment provided:

1 The employee had less than 18 months of civilian service; or

2 The eligible survivor's annuity terminates before he receives in annuities an amount equal to the employee's lump-sum credit in the retirement fund; or

3 There is no widow/widower or child entitled to a survivor annuity.

NOTE: Administrative Officers and officers in charge shall notify the Employee Relations and Services Branch, PE Division, immediately of the date, time, and cause (if known) of an employee's death. The Employee Relations and Services Branch will advise survivors of benefits due.

XI RETIREMENT PLANNING AND COUNSELING SERVICE

Employees are encouraged to plan ahead for their retirement from the Federal service and may request assistance from the Employee Relations and Services Branch, PE Division, which:

- A Distributes retirement planning kits.
- B Provides individual retirement counseling.
- C Assists Administrative Officers and officers in charge in planning retirement briefing programs.

/s/ Irving w. Thomas
Deputy Administrator, Management

Attachment

Civil Service Retirement System Monthly Annuity Rates
(For employees separated on and after October 20, 1969)

Key to Annuity Rates Shown on Pages 2 Thru 5 of This Exhibit.

A - Monthly annuity to retired employee if survivor benefit is not elected.

B - Monthly annuity to retired employee with maximum benefit to surviving spouse. (Generally, the annuity to the surviving spouse is approximately 55% of Rate A. It may be greater than 55% in certain cases where a guaranteed minimum survivor annuity is payable.)

(This table is not applicable to employees retiring under the special provisions for law enforcement officers, firefighters, and air traffic controllers.)

- NOTE
- 1 Service for which retirement deductions were withheld and later refunded cannot be counted unless the refund is redeposited.
 - 2 Rates shown are subject to reduction if:
 - a Early optional or discontinued service retirement is before age 55. Reduction for this reason is 1/6 of 1% for each full month the retiring employee is under age 55.
 - b Service includes any civilian time after August 1, 1920, for which no retirement deductions were withheld or deposited. Monthly reduction in retired employee's annuity for this reason is 1/12 of 10% of the amount due as deposit (except in certain cases of guaranteed minimum disability annuity).
 - 3 If retirement is on account of total disability, the rates shown are subject to increase if the employee qualifies for the guaranteed minimum disability annuity.
 - 4 "Years of Service" columns include credit for the period represented by the unused sick leave. Annuity based on actual service is limited to 80% of the high-3 average salary. This limit is reached with 41 years and 11 months of service (slightly less if high-3 average salary is less than \$5,000). However, annuity in excess of the 80% which is produced by credit for unused sick leave is payable.

AMS/FGIS INSTRUCTION 345-1
 Rev. 1
 EXHIBIT A

Average Annual Pay (3 Highest Consecutive Years)

5 to 23 Years Service - Average Annual Pay \$4,000 to \$22,000

Years of Service (includes unused sick leave)		\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000
		A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A
5	A	27	31	38	44	50	56	63	69	75	81	88	94	100	106	113	119	125	131	138
	B	26	30	37	43	49	55	61	67	73	79	85	91	98	104	110	116	122	128	134
6	A	33	39	46	54	62	69	77	85	93	100	108	116	123	131	139	146	154	162	170
	B	32	38	45	53	60	68	75	83	90	98	105	113	120	128	135	143	150	158	165
7	A	39	46	55	64	73	83	92	101	110	119	128	137	147	156	165	174	183	193	202
	B	38	45	54	63	71	80	89	98	107	116	125	134	143	152	161	170	179	188	197
8	A	45	53	64	74	85	96	106	117	128	138	149	159	170	181	191	202	213	223	234
	B	43	52	62	73	83	93	104	114	124	135	145	155	166	176	186	197	207	218	228
9	A	50	60	73	85	97	109	121	133	145	157	169	181	193	205	218	230	242	254	266
	B	49	59	71	82	94	106	118	130	141	153	165	177	189	200	212	224	236	247	259
10	A	56	68	81	95	108	122	135	149	163	176	190	203	217	230	244	257	271	284	298
	B	55	66	79	92	106	119	132	145	158	172	185	198	211	224	238	251	264	277	290
11	A	63	76	91	106	122	137	152	167	183	198	213	228	243	259	274	289	304	319	335
	B	61	74	89	104	119	133	148	163	178	193	208	222	237	252	267	282	296	310	324
12	A	70	84	101	118	135	152	169	186	203	219	236	253	270	287	304	321	338	354	371
	B	68	82	99	115	132	148	165	181	197	214	230	247	263	280	296	311	326	341	357
13	A	76	93	111	130	148	167	185	204	223	241	260	278	297	315	334	352	371	389	408
	B	74	90	108	127	145	163	181	199	217	235	253	271	289	306	323	340	356	373	390
14	A	83	101	121	141	162	182	202	222	243	263	283	303	323	344	364	384	404	424	445
	B	81	98	118	138	158	177	197	217	236	256	276	295	314	332	350	368	386	404	423
15	A	90	109	131	153	175	197	219	241	263	284	306	328	350	372	394	416	438	459	481
	B	87	107	128	149	171	192	213	235	256	277	298	318	338	357	377	397	416	436	456
16	A	96	118	141	165	188	212	235	259	283	306	330	353	377	400	424	447	471	494	518
	B	94	115	138	161	184	207	230	252	275	298	319	340	362	383	404	425	446	467	489
17	A	103	126	151	176	202	227	252	277	303	328	353	378	403	429	454	479	504	529	555
	B	100	123	147	172	197	221	246	270	295	317	340	363	386	408	431	454	476	499	522
18	A	110	134	161	188	215	242	269	296	323	349	376	403	430	457	484	511	538	564	591
	B	107	131	157	183	210	236	262	288	313	337	361	385	410	434	458	482	506	530	555
19	A	116	143	171	200	228	257	285	314	343	371	400	428	457	485	514	542	571	599	628
	B	113	139	167	195	223	250	278	305	331	356	382	408	434	459	485	511	536	562	588
20	A	123	151	181	211	242	272	302	332	363	393	423	453	483	514	544	574	604	634	665
	B	120	147	177	206	236	265	294	322	349	376	403	430	458	485	512	539	566	593	621
21	A	130	159	191	223	255	287	319	351	383	414	446	478	510	542	574	606	638	669	701
	B	126	155	186	218	249	280	309	338	367	395	424	453	482	510	539	568	596	625	654
22	A	136	168	201	235	268	302	335	369	403	436	470	503	537	570	604	637	671	704	738
	B	133	164	196	229	262	294	324	355	385	415	445	475	506	536	566	596	626	656	687
23	A	143	176	211	246	282	317	352	387	423	458	493	528	563	599	634	669	704	739	775
	B	139	172	206	240	275	308	339	371	403	434	466	498	530	561	593	625	656	688	720

Average Annual Pay (3 Highest Consecutive Years)

5 to 23 Years Service - Average Annual Pay \$23,00 to \$40,000

Years of Service (includes unused sick leave)		\$23,000	\$24,000	\$25,000	\$26,000	\$27,000	\$28,000	\$29,000	\$30,000	\$31,000	\$32,000	\$33,000	\$34,000	\$35,000	\$36,000	\$37,000	\$38,000	\$39,000	\$40,000
		5	A B	\$144 140	\$150 146	\$156 152	\$163 158	\$169 165	\$175 171	\$181 177	\$188 183	\$194 189	\$200 195	\$206 201	\$213 207	\$219 213	\$225 219	\$231 225	\$238 232
6	A B	177 173	185 180	193 188	200 195	208 203	216 210	224 218	231 225	239 233	247 241	254 248	262 256	270 263	278 271	285 278	293 286	301 293	308 300
7	A B	211 206	220 215	229 223	238 232	248 241	257 250	266 259	275 268	284 277	293 286	303 295	312 303	321 311	330 320	339 328	348 336	358 344	367 353
8	A B	244 238	255 249	266 259	276 269	287 280	298 290	308 300	319 309	329 319	340 329	351 338	361 348	372 357	383 367	393 376	404 386	414 395	425 405
9	A B	278 271	290 283	302 294	314 305	326 316	338 327	350 338	363 349	375 360	387 371	399 381	411 403	423 403	435 414	447 425	459 436	471 447	483 458
10	A B	311 303	325 315	339 327	352 339	366 352	379 364	393 376	406 388	420 400	433 413	447 425	460 437	474 449	488 461	501 473	515 486	528 498	542 510
11	A B	350 337	365 351	380 365	395 378	411 392	426 406	441 419	456 433	471 447	487 461	502 474	517 488	532 502	548 515	563 529	578 543	593 556	608 570
12	A B	388 372	405 387	422 402	439 417	456 433	473 448	489 463	506 478	523 493	540 509	557 524	574 539	591 554	608 569	624 584	641 601	658 615	675 630
13	A B	426 406	445 423	464 440	482 456	501 473	519 490	538 506	556 523	575 540	593 557	612 573	630 590	649 607	668 623	686 640	705 657	723 673	742 690
14	A B	465 441	485 459	505 477	525 495	546 514	566 532	586 550	606 568	626 586	647 605	667 623	687 641	707 659	728 677	748 695	768 714	788 732	808 750
15	A B	503 475	525 495	547 515	569 534	591 554	613 574	634 593	656 613	678 633	700 653	722 672	744 692	766 712	788 731	809 751	831 771	853 790	875 810
16	A B	541 510	565 531	589 552	612 573	636 595	659 616	683 637	706 658	730 679	753 701	777 722	800 743	824 764	848 785	871 806	895 828	918 849	942 870
17	A B	580 544	605 567	630 590	655 612	681 635	706 658	731 680	756 703	781 726	807 749	832 771	857 794	882 817	908 839	933 862	958 885	983 907	1,008 930
18	A B	618 579	645 603	672 627	699 651	726 676	753 700	779 724	806 748	833 772	860 797	887 821	914 845	941 869	968 893	994 917	1,021 942	1,048 966	1,075 990
19	A B	656 613	685 639	714 665	742 690	771 716	799 742	828 767	856 793	885 819	913 845	942 870	970 896	999 922	1,028 947	1,056 973	1,085 999	1,113 1,024	1,142 1,050
20	A B	695 648	725 675	755 702	785 729	816 757	846 784	876 811	906 838	936 865	967 893	997 920	1,027 947	1,057 974	1,088 1,001	1,118 1,028	1,148 1,056	1,178 1,083	1,208 1,110
21	A B	733 682	765 711	797 740	829 768	861 797	893 826	924 854	956 883	988 912	1,020 941	1,052 969	1,084 998	1,116 1,027	1,148 1,055	1,179 1,084	1,211 1,113	1,243 1,141	1,275 1,170
22	A B	771 717	805 747	839 777	872 807	906 838	939 868	973 898	1,006 928	1,040 958	1,073 989	1,107 1,019	1,140 1,049	1,174 1,079	1,208 1,109	1,241 1,139	1,275 1,170	1,308 1,200	1,342 1,230
23	A B	810 751	845 783	880 815	915 846	951 878	986 910	1,021 941	1,056 973	1,091 1,005	1,127 1,037	1,162 1,068	1,197 1,100	1,232 1,132	1,268 1,163	1,303 1,195	1,338 1,227	1,373 1,258	1,408 1,290

AMS/FGIS INSTRUCTION 345-1
 Rev. 1
 EXHIBIT A

Average Annual Pay (3 Highest Consecutive Years)

24 Years Service and Over - Average Annual Pay \$4,000 to \$22,000

Years of Service (includes unused sick leave)		\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000
		24	A B	\$150 146	\$184 180	\$221 216	\$258 252	\$295 288	\$332 321	\$369 354	\$406 388	\$443 421	\$479 454	\$517 487	\$553 520	\$590 554	\$627 587	\$664 620	\$701 653	\$738 686
25	A B	156 152	193 188	231 225	270 263	308 300	347 335	385 369	424 404	463 439	501 473	540 508	578 543	617 578	655 612	694 647	732 682	771 716	809 751	848 786
26	A B	163 159	201 196	241 235	281 274	322 312	362 348	402 384	442 421	483 457	523 493	563 529	603 565	643 602	684 638	724 674	764 710	804 746	844 782	885 819
27	A B	170 165	209 204	251 245	293 286	335 324	377 362	419 399	461 437	503 475	544 512	586 550	628 588	670 626	712 663	754 701	796 739	838 776	879 814	921 852
28	A B	176 172	218 212	261 255	305 297	348 336	392 375	435 414	479 454	523 493	566 532	610 571	653 610	697 650	740 689	784 728	827 767	871 806	914 845	958 885
29	A B	183 178	226 220	271 264	316 307	362 348	407 389	452 429	497 470	543 511	588 551	633 592	678 633	723 674	769 714	814 755	859 796	904 836	949 875	995 918
30	A B	190 185	234 229	281 274	328 318	375 360	422 402	469 444	516 487	563 529	609 571	656 613	703 655	750 698	797 740	844 782	891 824	938 866	984 908	1,031 951
31	A B	196 191	243 237	291 284	340 328	388 372	437 416	485 459	534 503	583 547	631 590	680 634	728 678	777 722	825 765	874 809	922 853	971 896	1,019 940	1,068 984
32	A B	203 198	251 245	301 294	351 339	402 384	452 429	502 474	552 520	603 565	653 610	703 655	753 700	803 746	854 791	904 836	954 881	1,004 926	1,054 971	1,105 1,017
33	A B	210 204	259 253	311 303	363 349	415 396	467 443	519 489	571 536	623 583	674 629	726 676	778 723	830 770	882 816	934 863	986 910	1,038 956	1,089 1,003	1,144 1,056
34	A B	216 211	268 261	321 312	375 360	428 408	482 456	535 504	589 553	643 601	696 649	750 697	803 745	857 794	910 842	964 890	1,017 938	1,071 986	1,124 1,034	1,178 1,083
35	A B	223 217	276 269	331 321	386 370	442 420	497 470	552 519	607 569	663 619	718 668	773 718	828 768	883 818	939 867	994 917	1,049 967	1,104 1,016	1,159 1,066	1,215 1,116
36	A B	230 224	284 277	341 330	398 381	455 432	512 483	569 534	626 586	683 637	739 688	796 739	853 790	910 842	967 893	1,024 944	1,081 995	1,138 1,046	1,194 1,097	1,251 1,149
37	A B	236 230	293 285	351 339	410 391	468 444	527 497	585 549	644 602	703 655	761 707	820 760	878 813	937 866	995 918	1,054 971	1,112 1,024	1,171 1,076	1,229 1,129	1,288 1,182
38	A B	243 237	301 293	361 348	421 402	482 456	542 510	602 564	662 619	723 673	783 727	843 781	903 835	963 890	1,024 944	1,084 998	1,144 1,052	1,204 1,106	1,264 1,160	1,325 1,215
39	A B	250 243	309 301	371 357	433 412	495 468	557 524	619 579	681 635	743 691	804 746	866 802	928 858	990 914	1,052 969	1,114 1,025	1,176 1,081	1,238 1,136	1,299 1,192	1,361 1,248
40	A B	256 250	318 308	381 366	445 423	508 480	572 537	635 594	699 652	763 709	826 766	890 823	953 880	1,017 938	1,080 995	1,144 1,052	1,207 1,109	1,271 1,166	1,334 1,223	1,398 1,281
41	A B	263 256	326 316	391 375	456 433	522 492	587 551	652 609	717 668	783 727	848 785	913 844	978 903	1,043 962	1,109 1,020	1,174 1,079	1,239 1,138	1,304 1,196	1,369 1,255	1,435 1,314
*41-11 & over	A B	267 260	333 323	400 383	467 443	533 503	600 563	667 623	733 683	800 743	867 803	933 863	1,000 923	1,067 983	1,133 1,043	1,200 1,103	1,267 1,163	1,333 1,223	1,400 1,283	1,467 1,343

* Annuity in excess of the 80 percent which is produced by credit for unused sick leave is payable.

Average Annual Pay (3 Highest Consecutive Years)

24 Years Service and Over - Average Annual Pay \$23,000 to \$40,000

Years of Service (includes unused sick leave)		\$23,000	\$24,000	\$25,000	\$26,000	\$27,000	\$28,000	\$29,000	\$30,000	\$31,000	\$32,000	\$33,000	\$34,000	\$35,000	\$36,000	\$37,000	\$38,000	\$39,000	\$40,000
24	A	\$848	\$885	\$922	\$959	\$996	\$1,033	\$1,069	\$1,106	\$1,143	\$1,180	\$1,217	\$1,254	\$1,291	\$1,328	\$1,364	\$1,401	\$1,438	\$1,475
	B	786	819	852	885	919	952	985	1,018	1,051	1,085	1,118	1,151	1,184	1,217	1,250	1,284	1,317	1,350
25	A	886	925	964	1,002	1,041	1,079	1,118	1,156	1,195	1,233	1,272	1,310	1,349	1,388	1,426	1,465	1,503	1,542
	B	820	855	890	924	959	994	1,028	1,063	1,098	1,133	1,167	1,202	1,237	1,271	1,306	1,341	1,375	1,410
26	A	925	965	1,005	1,045	1,086	1,126	1,166	1,206	1,246	1,287	1,327	1,367	1,407	1,448	1,488	1,528	1,568	1,608
	B	855	891	926	963	1,000	1,036	1,072	1,108	1,144	1,181	1,217	1,253	1,289	1,325	1,361	1,398	1,434	1,470
27	A	963	1,005	1,047	1,089	1,131	1,173	1,214	1,256	1,298	1,340	1,382	1,424	1,466	1,508	1,549	1,591	1,633	1,675
	B	889	927	965	1,002	1,040	1,078	1,115	1,153	1,191	1,229	1,266	1,304	1,342	1,379	1,417	1,455	1,492	1,530
28	A	1,001	1,045	1,089	1,132	1,176	1,219	1,263	1,306	1,350	1,393	1,437	1,480	1,524	1,568	1,611	1,655	1,698	1,742
	B	924	963	1,002	1,041	1,081	1,120	1,159	1,198	1,237	1,277	1,316	1,355	1,394	1,433	1,472	1,512	1,551	1,590
29	A	1,040	1,085	1,130	1,175	1,221	1,266	1,311	1,356	1,401	1,447	1,492	1,537	1,582	1,628	1,673	1,718	1,763	1,808
	B	958	999	1,040	1,080	1,121	1,162	1,202	1,243	1,284	1,325	1,365	1,406	1,447	1,488	1,528	1,569	1,609	1,650
30	A	1,078	1,125	1,172	1,219	1,266	1,313	1,359	1,406	1,453	1,500	1,547	1,594	1,641	1,688	1,734	1,781	1,828	1,875
	B	993	1,035	1,077	1,119	1,162	1,204	1,246	1,288	1,330	1,373	1,415	1,457	1,499	1,541	1,583	1,626	1,668	1,710
31	A	1,116	1,165	1,214	1,262	1,311	1,359	1,408	1,456	1,505	1,553	1,602	1,650	1,699	1,748	1,796	1,845	1,893	1,942
	B	1,027	1,071	1,115	1,158	1,202	1,246	1,289	1,333	1,377	1,421	1,464	1,508	1,552	1,595	1,639	1,683	1,726	1,770
32	A	1,155	1,205	1,255	1,305	1,356	1,406	1,456	1,506	1,556	1,607	1,657	1,707	1,757	1,808	1,858	1,908	1,958	2,008
	B	1,062	1,107	1,152	1,197	1,243	1,288	1,333	1,378	1,423	1,469	1,514	1,559	1,604	1,649	1,694	1,740	1,785	1,830
33	A	1,193	1,245	1,297	1,349	1,401	1,453	1,504	1,556	1,608	1,660	1,712	1,764	1,816	1,868	1,919	1,971	2,023	2,075
	B	1,096	1,143	1,190	1,236	1,283	1,330	1,376	1,423	1,470	1,517	1,563	1,610	1,657	1,703	1,750	1,797	1,843	1,890
34	A	1,231	1,285	1,339	1,392	1,446	1,499	1,553	1,606	1,660	1,713	1,767	1,820	1,874	1,928	1,981	2,035	2,088	2,142
	B	1,131	1,179	1,227	1,275	1,324	1,372	1,420	1,468	1,516	1,565	1,613	1,661	1,709	1,757	1,805	1,854	1,902	1,950
35	A	1,270	1,325	1,380	1,435	1,491	1,546	1,601	1,656	1,711	1,767	1,822	1,877	1,932	1,988	2,043	2,098	2,153	2,208
	B	1,165	1,215	1,265	1,314	1,364	1,414	1,463	1,513	1,563	1,613	1,662	1,712	1,762	1,811	1,861	1,911	1,960	2,010
36	A	1,308	1,365	1,422	1,479	1,536	1,593	1,649	1,706	1,763	1,820	1,877	1,934	1,991	2,048	2,104	2,161	2,218	2,275
	B	1,200	1,251	1,302	1,353	1,405	1,456	1,507	1,558	1,609	1,661	1,712	1,763	1,814	1,865	1,916	1,968	2,019	2,070
37	A	1,346	1,405	1,464	1,522	1,581	1,639	1,698	1,756	1,815	1,873	1,932	1,990	2,049	2,108	2,166	2,225	2,283	2,342
	B	1,234	1,287	1,340	1,392	1,445	1,498	1,550	1,603	1,656	1,709	1,761	1,814	1,867	1,919	1,972	2,025	2,077	2,130
38	A	1,385	1,445	1,505	1,565	1,626	1,686	1,746	1,806	1,866	1,927	1,987	2,047	2,107	2,168	2,228	2,288	2,348	2,408
	B	1,269	1,323	1,377	1,431	1,486	1,540	1,594	1,648	1,702	1,757	1,811	1,865	1,919	1,973	2,027	2,082	2,136	2,190
39	A	1,423	1,485	1,547	1,609	1,671	1,733	1,794	1,856	1,918	1,980	2,042	2,104	2,166	2,228	2,289	2,351	2,413	2,475
	B	1,303	1,359	1,415	1,470	1,526	1,582	1,637	1,693	1,749	1,805	1,860	1,916	1,972	2,027	2,083	2,139	2,194	2,250
40	A	1,461	1,525	1,589	1,652	1,716	1,779	1,843	1,906	1,970	2,033	2,097	2,160	2,224	2,288	2,351	2,415	2,478	2,542
	B	1,338	1,395	1,452	1,509	1,567	1,624	1,681	1,738	1,795	1,853	1,910	1,967	2,024	2,081	2,138	2,196	2,253	2,310
41	A	1,500	1,565	1,630	1,695	1,761	1,826	1,891	1,956	2,021	2,087	2,152	2,217	2,282	2,348	2,413	2,478	2,543	2,608
	B	1,372	1,431	1,490	1,548	1,607	1,666	1,724	1,783	1,842	1,901	1,959	2,018	2,077	2,135	2,194	2,253	2,311	2,370
*41-11 & over	A	1,533	1,600	1,667	1,733	1,800	1,867	1,933	2,000	2,067	2,133	2,200	2,267	2,333	2,400	2,467	2,533	2,600	2,667
	B	1,403	1,463	1,523	1,583	1,643	1,703	1,763	1,823	1,883	1,943	2,003	2,063	2,123	2,183	2,243	2,303	2,363	2,423

* Annuity in excess of the 80 percent which is produced by credit for unused sick leave is payable.