

Pension Estimate Table: Tier 1 Regular

How to use this table

1. Find your Final Rate of Earnings in the first column.
2. Find your years of service credit (top line).
3. Your estimated pension at age 60 or older will be the amount shown at the point where your earnings line and service column intersect.

Example: 25 years of service credit and Final Rate of Earnings of \$2,000 will provide an IMRF pension of \$900 per month at age 60 or older.

Also, by signing into Member Access at www.imrf.org, you can calculate an estimate using your actual IMRF member information.

If you are within five years of retirement, we recommend you request a formal pension estimate by calling an IMRF Member Services Representative at 1-800-ASK-IMRF (275-4673).

Social Security benefits are in addition to the figures shown below.

Final Rate of Earnings (FRE)

Under the Regular Tier 1 plan, your Final Rate of Earnings (FRE) is your highest total earnings during any 48 consecutive months within your last 10 years of IMRF service divided by 48. Usually, this is the average of the last 48 months of service.

YEARS OF TIER 1 REGULAR SERVICE CREDIT

Monthly FRE	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	35	40
500	66	75	83	91	100	108	116	125	135	145	155	165	175	185	195	205	215	225	235	245	255	265	275	325	375
600	80	90	100	110	120	130	140	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	390	450
700	93	105	116	128	140	151	163	175	189	203	217	231	245	259	273	287	301	315	329	343	357	371	385	455	525
800	106	120	133	146	160	173	186	200	216	232	248	264	280	296	312	328	344	360	376	392	408	424	440	520	600
900	120	135	150	165	180	195	210	225	243	261	279	297	315	333	351	369	387	405	423	441	459	477	495	585	675
1,000	133	150	166	183	200	216	233	250	270	290	310	330	350	370	390	410	430	450	470	490	510	530	550	650	750
1,100	146	165	183	201	220	238	256	275	297	319	341	363	385	407	429	451	473	495	517	539	561	583	605	715	825
1,200	160	180	200	220	240	260	280	300	324	348	372	396	420	444	468	492	516	540	564	588	612	636	660	780	900
1,300	173	195	216	238	260	281	303	325	351	377	403	429	455	481	507	533	559	585	611	637	663	689	715	845	975
1,400	186	210	233	256	280	303	326	350	378	406	434	462	490	518	546	574	602	630	658	686	714	742	770	910	1,050
1,500	200	225	250	275	300	325	350	375	405	435	465	495	525	555	585	615	645	675	705	735	765	795	825	975	1,125
1,600	213	240	266	293	320	346	373	400	432	464	496	528	560	592	624	656	688	720	752	784	816	848	880	1,040	1,200
1,700	226	255	283	311	340	368	396	425	459	493	527	561	595	629	663	697	731	765	799	833	867	901	935	1,105	1,275
1,800	240	270	300	330	360	390	420	450	486	522	558	594	630	666	702	738	774	810	846	882	918	954	990	1,170	1,350
1,900	253	285	316	348	380	411	444	475	513	551	589	627	665	703	741	779	817	855	893	931	969	1,007	1,045	1,235	1,425
2,000	266	300	333	367	400	432	467	500	540	580	620	660	700	740	780	820	860	900	940	980	1,020	1,060	1,100	1,300	1,500
2,100	280	315	350	385	420	455	490	525	567	609	651	693	735	777	819	861	903	945	987	1,029	1,071	1,113	1,155	1,365	1,575
2,200	293	330	366	403	440	476	513	550	594	638	682	726	770	814	858	902	946	990	1,034	1,078	1,122	1,166	1,210	1,430	1,650
2,300	306	345	383	421	460	498	536	575	621	667	713	759	805	851	897	943	989	1,035	1,081	1,127	1,173	1,219	1,265	1,495	1,725
2,400	320	360	400	440	480	520	560	600	648	696	744	792	840	888	936	984	1,032	1,080	1,128	1,176	1,224	1,272	1,320	1,560	1,800
2,500	333	375	416	458	500	541	583	625	675	725	775	825	875	925	975	1,025	1,075	1,125	1,175	1,225	1,275	1,325	1,375	1,625	1,875
2,750	366	412	458	504	550	595	641	687	742	797	852	907	962	1,017	1,072	1,127	1,182	1,237	1,292	1,347	1,402	1,457	1,512	1,787	2,062
3,000	400	450	500	550	600	650	700	750	810	870	930	990	1,050	1,110	1,170	1,230	1,290	1,350	1,410	1,470	1,530	1,590	1,650	1,950	2,250
3,250	433	487	541	595	650	704	758	812	877	942	1,007	1,072	1,137	1,202	1,267	1,332	1,397	1,462	1,527	1,592	1,657	1,722	1,787	2,112	2,437
3,500	466	525	583	641	700	758	816	875	945	1,015	1,085	1,155	1,225	1,295	1,365	1,435	1,505	1,575	1,645	1,715	1,785	1,855	1,925	2,275	2,625
4,000	533	600	666	733	800	866	933	1,000	1,080	1,160	1,240	1,320	1,400	1,480	1,560	1,640	1,720	1,800	1,880	1,960	2,040	2,120	2,200	2,600	3,000
4,500	600	675	750	825	900	975	1,050	1,125	1,215	1,305	1,395	1,485	1,575	1,665	1,755	1,845	1,935	2,025	2,115	2,205	2,295	2,385	2,475	2,925	3,375
5,000	667	750	834	917	1,000	1,084	1,167	1,250	1,350	1,450	1,550	1,650	1,750	1,850	1,950	2,050	2,150	2,250	2,350	2,450	2,550	2,650	2,750	3,250	3,750
5,500	733	825	917	1,000	1,100	1,192	1,284	1,375	1,485	1,595	1,705	1,815	1,925	2,035	2,145	2,255	2,365	2,475	2,585	2,695	2,805	2,915	3,025	3,575	4,125
6,000	800	900	1,000	1,100	1,200	1,300	1,400	1,500	1,620	1,740	1,860	1,980	2,100	2,220	2,340	2,460	2,580	2,700	2,820	2,940	3,060	3,180	3,300	3,900	4,500