

Chart to estimate a future IMRF pension

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

Monthly Final Rate of Earnings	YEARS OF REGULAR SERVICE CREDIT																																
	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								
	PERCENTAGE OF FINAL MONTHLY SALARY																																
	13%	15%	17%	18%	20%	22%	23%	25%	27%	29%	31%	33%	35%	37%	39%	41%	43%	45%	47%	49%	51%	53%	55%	65%	75%								
AMOUNT OF MONTHLY PENSION (IN DOLLARS)																																	
300	40	45	50	55	60	65	70	75	81	87	93	99	105	111	117	123	129	135	141	147	153	159	165	195	225								
400	53	60	66	73	80	86	93	100	108	116	124	132	140	148	156	164	172	180	188	196	204	212	220	260	300								
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								
1000	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								
1100	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								
1200	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								
1300	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								
1400	186	210	233	256	280	303	326	350	378	406	434	462	490	518	546	574	602	630	658	686	714	742	770	910	1050								
1500	200	225	250	275	300	325	350	375	405	435	465	495	525	555	585	615	645	675	705	735	765	795	825	975	1125								
1600	213	240	266	293	320	346	373	400	432	464	496	528	560	592	624	656	688	720	752	784	816	848	880	1040	1200								
1700	226	255	283	311	340	368	396	425	459	493	527	561	595	629	663	697	731	765	799	833	867	901	935	1105	1275								
1800	240	270	300	330	360	390	420	450	486	522	558	594	630	666	702	738	774	810	846	882	918	954	990	1170	1350								
1900	253	285	316	348	380	411	444	475	513	551	589	627	665	703	741	779	817	855	893	931	969	1007	1045	1235	1425								
2000	266	300	333	367	400	432	467	500	540	580	620	660	700	740	780	820	860	900	940	980	1020	1060	1100	1300	1500								
2100	280	315	350	385	420	455	490	525	567	609	651	693	735	777	819	861	903	945	987	1029	1071	1113	1155	1365	1575								
2200	293	330	366	403	440	476	513	550	594	638	682	726	770	814	858	902	946	990	1034	1078	1122	1166	1210	1430	1650								
2300	306	345	383	421	460	498	536	575	621	667	713	759	805	851	897	943	989	1035	1081	1127	1173	1219	1265	1495	1725								
2400	320	360	400	440	480	520	560	600	648	696	744	792	840	888	936	984	1032	1080	1128	1176	1224	1272	1320	1560	1800								
2500	333	375	416	458	500	541	583	625	675	725	775	825	875	925	975	1025	1075	1125	1175	1225	1275	1325	1375	1625	1875								
2750	366	412	458	504	550	595	641	687	742	797	852	907	962	1017	1072	1127	1182	1237	1292	1347	1402	1457	1512	1787	2062								
3000	400	450	500	550	600	650	700	750	810	870	930	990	1050	1110	1170	1230	1290	1350	1410	1470	1530	1590	1650	1950	2250								
3250	433	487	541	595	650	704	758	812	877	942	1007	1072	1137	1202	1267	1332	1397	1462	1527	1592	1657	1722	1787	2112	2437								
3500	466	525	583	641	700	758	816	875	945	1015	1085	1155	1225	1295	1365	1435	1505	1575	1645	1715	1785	1855	1925	2275	2625								
4000	533	600	666	733	800	866	933	1000	1080	1160	1240	1320	1400	1480	1560	1640	1720	1800	1880	1960	2040	2120	2200	2600	3000								

To use this table

1. Find your monthly rate of earnings in the first column. (For estimating purposes, divide the last four years of salary by 48.)
2. Find your years of service credit (top line) including the ERI service credit.
3. The approximate monthly pension at age 60 or older (ERI enhanced age) will be the amount shown at the point where your earnings line and service column intersect. If your ERI enhanced age is less than 60, please refer to page 19 to determine the pension reduction.
4. Enter the amount found on the chart above in line A on the worksheet on page 21.

For example:

25 years of service credit and final rate of earnings of \$1,500 a month will provide an IMRF pension of \$675 per month at age 60 or older.