**Comparison of Retirement Benefit Based on**

**Multiplier Selection**

**Average Final Compensation = $60,000**

**Annual COLA = 2.5%**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **3.8, no COLA** | **3.25, ½ COLA** | **2.75, full COLA** |
| **Initial** | $57,000 | $48,750 | $41,250 |
| 1 | 57,000 | 49,359 | 42,281 |
| 2 | 57,000 | 49,976 | 43,338 |
| 3 | 57,000 | 50,601 | 44,422 |
| 4 | 57,000 | 51,234 | 45,532 |
| 5 | 57,000 | 51,874 | 46,671 |
| 6 | 57,000 | 52,522 | 47,837 |
| 7 | 57,000 | 53,179 | 49,033 |
| 8 | 57,000 | 53,844 | 50,259 |
| 9 | 57,000 | 54,517 | 51,516 |
| 10 | 57,000 | 55,198 | 52,803 |
| 11 | 57,000 | 55,888 | 54,124 |
| 12 | 57,000 | 56,587 | 55,477 |
| 13 | 57,000 | 57,294 | 56,864 |
| 14 | 57,000 | 58,010 | 58,285 |
| 15 | 57,000 | 58,735 | 59,742 |
| 16 | 57,000 | 59,470 | 61,236 |
| 17 | 57,000 | 60,213 | 62,767 |
| 18 | 57,000 | 60,966 | 64,336 |
| 19 | 57,000 | 61,728 | 65,944 |
| 20 | 57,000 | 62,499 | 67,593 |
| 21 | 57,000 | 63,281 | 69,283 |
| 22 | 57,000 | 64,072 | 71,015 |
| 23 | 57,000 | 64,872 | 72,790 |
| 24 | 57,000 | 65,683 | 74,610 |
| 25 | 57,000 | 66,504 | 76,475 |
| **Total** | $1,482,000 | $1,486,857 | $1,485,483 |