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# Your PERA Benefits

*State Trooper Provisions*

*February 2010*

As a State Trooper (or CBI agent), your benefits are the same as explained in *Your PERA Benefits*, except for the following:

## PERA Membership and Contributions

As a PERA member, you contribute 10 percent of your salary to the Fund. Your employer contributes a total of 16.55 percent of its total trooper payroll to PERA. Of this amount, 1.02 percent is deposited in the Health Care Trust Fund, 2.20 percent is designated as the Amortization Equalization Disbursement (AED), and 1.50 percent is designated as the Supplemental Amortization Equalization Disbursement (SAED).

As a State Trooper, you are eligible to apply for disability retirement benefits immediately if your disability is sustained during the performance of your duties. The maximum benefit is 50 percent of your Highest Average Salary (HAS), unless you have more than 20 years of actual service, in which case you will receive an additional 2.5 percent for each year over 20.

## Purchasing Service Credit

The cost to purchase service credit is the actuarial cost of providing the future benefit and is based on your age at the time of purchase. See the *Purchasing Service Credit* booklet or the PERA Web site at [www.copera.org](http://www.copera.org) for the cost to purchase.

## Retirement Benefits

You may apply to receive a monthly retirement benefit after you have met the age and service credit requirements. Your benefit is based on your years of PERA service credit, age, and HAS. See the Retirement Benefits and Benefit Options information in the *Your PERA Benefits* brochure.

### Service Retirement Benefit

Minimum Service Credit	Minimum Age
30 years	Any Age
25 years	50
20 years	55
5 years	65

### Reduced Service Retirement Benefit

Minimum Service Credit	Minimum Age
20 years	50
5 years	60

**Colorado  
Public  
Employees'  
Retirement  
Association**

*Continued on reverse*

## Highest Average Salary Percentages

Percentages shown on the chart below are for Option 1 retirement selection (see the Benefit Options information in the *Your PERA Benefits* booklet). Final calculations are made to the exact amount of service you accrue; you earn credit for each month that you work.

### Highest Average Salary Percentages

Effective June 1, 2000

Years of Service	State Trooper Age When Benefit is Drawn										
	55	56	57	58	59	60	61	62	63	64	65+
5	Benefits with less than 20 years of service not payable under age 60					10.0	10.5	11.0	11.5	12.0	12.5
6						12.0	12.6	13.2	13.8	14.4	15.0
7						14.0	14.7	15.4	16.1	16.8	17.5
8						16.0	16.8	17.6	18.4	19.2	20.0
9						18.0	18.9	19.8	20.7	21.6	22.5
10						20.0	21.0	22.0	23.0	24.0	25.0
11						22.6	23.1	24.2	25.3	26.4	27.5
12						25.2	25.8	26.4	27.6	28.8	30.0
13						28.0	28.6	29.3	29.9	31.2	32.5
14						30.8	31.5	32.2	32.9	33.6	35.0
15						33.8	34.5	35.3	36.0	36.8	37.5
16						36.8	37.6	38.4	39.2	40.0	40.0
17						40.0	40.8	41.7	42.5	42.5	42.5
18						43.2	44.1	45.0	45.0	45.0	45.0
19						46.6	47.5	47.5	47.5	47.5	47.5

	50	51	52	53	54	55	56	57	58	59	60+
20	42.5	44.0	45.5	47.0	48.5	50.0	50.0	50.0	50.0	50.0	50.0
21	46.2	46.2	47.8	49.4	50.9	52.5	52.5	52.5	52.5	52.5	52.5
22	50.1	50.1	50.1	51.7	53.4	55.0	55.0	55.0	55.0	55.0	55.0
23	54.1	54.1	54.1	54.1	55.8	57.5	57.5	57.5	57.5	57.5	57.5
24	58.2	58.2	58.2	58.2	58.2	60.0	60.0	60.0	60.0	60.0	60.0
25	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
30+ Years: Add 2.5 percent to 75.0 for each year over 30.											

The shaded area indicates reduced service retirement percentages.

This insert provides information about benefits specific to Colorado State Troopers. "State Trooper" means any employee of the Colorado State Patrol, Colorado Bureau of Investigation, or successors to these agencies, who is vested with the powers of a peace officer. Your rights, benefits, and obligations as a PERA member are governed by Title 24, Article 51 of the Colorado Revised Statutes and the Rules of the Colorado Public Employees' Retirement Association, which take precedence over any interpretations in this insert.

**Colorado Public Employees' Retirement Association**  
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