

## Estimated Monthly Pension Benefit At Age 65

**YEARS OF  
SERVICE  
AT AGE 65**

30 or More	\$475	\$590	\$710	\$830	\$950	\$1,065	\$1,185	\$1,300	\$1,425	\$1,540	\$1,660
25	\$395	\$495	\$590	\$690	\$790	\$890	\$990	\$1,085	\$1,185	\$1,285	\$1,385
20	\$315	\$395	\$475	\$555	\$630	\$710	\$790	\$870	\$950	\$1,030	\$1,105
15	\$235	\$295	\$355	\$415	\$475	\$535	\$590	\$650	\$710	\$770	\$830
10	\$155	\$195	\$235	\$275	\$315	\$355	\$395	\$435	\$475	\$515	\$555
5	\$80	\$95	\$115	\$135	\$155	\$175	\$195	\$215	\$235	\$255	\$275
	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000

**FINAL AVERAGE EARNINGS\*  
AT AGE 65**

**IMPORTANT INFORMATION:**

Pension figures above do NOT take into account the Social Security's covered compensation portion of the MBI pension formula.

\* Final Average Earnings: The average monthly earnings for the 60 consecutive months in which your earnings were the highest. This typically represents the last 5 years of an employee's tenure.

Years of Service: For full-time employees, service is calculated based on elapsed time from date of hire until termination date.

For part-time employees, one year of service is earned after completing 1,000 hours or more of service in a plan year.

The maximum years of benefit service is 30.