

**POLICE OFFICERS RETIREMENT SYSTEM
JOINT AND CONTINGENT SPOUSE AND HANDICAPPED CHILD OPTIONS**

Retiring members of the **Police Officers Retirement System** (Normal and Early Service) may elect a Joint and Contingent Spouse and Handicapped Child Option, which entitles the surviving spouse or surviving handicapped child to receive all or a percentage (50%, 66²/₃%, or 100%) of their base retirement benefit after their death. If the Joint and Contingent Option is elected, the retiree's benefit will be reduced. The amount of reduction depends on the difference in age between the retiree and his or her beneficiary (see chart below). A partial year is not considered a difference in age.

If the beneficiary should pre-decease the retiree, the retiree's benefit will be increased to what it would have been if no option had been elected.

JOINT AND CONTINGENT OPTION REDUCTION FACTORS

<u>Age of Beneficiary</u>	<u>100%</u>	<u>66²/₃%</u>	<u>50%</u>
28 yrs younger	72.4%	80.9%	84.7%
27 yrs younger	73.0%	81.3%	85.0%
26 yrs younger	73.6%	81.7%	85.3%
25 yrs younger	74.2%	82.1%	85.6%
24 yrs younger	74.8%	82.5%	85.9%
23 yrs younger	75.4%	82.9%	86.2%
22 yrs younger	76.0%	83.3%	86.5%
21 yrs younger	76.6%	83.7%	86.8%
20 yrs younger	77.2%	84.1%	87.1%
19 yrs younger	77.8%	84.5%	87.4%
18 yrs younger	78.4%	84.9%	87.7%
17 yrs younger	79.0%	85.3%	88.0%
16 yrs younger	79.6%	85.7%	88.3%
15 yrs younger	80.2%	86.1%	88.6%
14 yrs younger	80.8%	86.5%	88.9%
13 yrs younger	81.4%	86.9%	89.2%
12 yrs younger	82.0%	87.3%	89.5%
11 yrs younger	82.6%	87.7%	89.8%
10 yrs younger	83.2%	88.1%	90.1%
9 yrs younger	83.8%	88.5%	90.4%
8 yrs younger	84.4%	88.9%	90.7%
7 yrs younger	85.0%	89.3%	91.0%
6 yrs younger	85.6%	89.7%	91.3%
5 yrs younger	86.2%	90.1%	91.6%
4 yrs younger	86.8%	90.5%	91.9%
3 yrs younger	87.4%	90.9%	92.2%
2 yrs younger	88.0%	91.3%	92.5%
1 yr younger	88.6%	91.7%	92.8%
SAME AGE	89.2%	92.1%	93.1%
1 yr older	89.8%	92.5%	93.4%
2 yrs older	90.4%	92.9%	93.7%
3 yrs older	91.0%	93.3%	94.0%
4 yrs older	91.6%	93.7%	94.3%
5 yrs older	92.2%	94.1%	94.6%
6 yrs older	92.8%	94.5%	94.9%
7 yrs older	93.4%	94.9%	95.2%
8 yrs older	94.0%	95.3%	95.5%
9 yrs older	94.6%	95.7%	95.8%
10 yrs older	95.2%	96.1%	96.1%
11 yrs older	95.8%	96.5%	96.4%
12 yrs older	96.0%	96.9%	96.7%
13 yrs older	96.0%	97.3%	97.0%
14 yrs older	96.0%	97.7%	97.3%
15 yrs older	96.0%	98.0%	97.6%
16 yrs older	96.0%	98.0%	97.9%
17 yrs older	96.0%	98.0%	98.2%
18 yrs older	96.0%	98.0%	98.5%