

**DISCLAIMER**

The analysis given here should be viewed only as providing rough estimates for comparisons between various retirement options available to you. The numbers given in this report, and in the accompanying tables, are only approximations of the actual amounts you might receive upon your retirement. This analysis approximates your years of service and credit for unused sick leave, whereas PERS has exact values for these. Further, this analysis does not compute "final compensation" as accurately as PERS does.

The Social Security figures shown here assume the maximum amounts allowable to anyone as can be determined, and may not reflect the benefits you will receive. Social Security is supposed to be fully indexed to inflation, so that you should be able to count on no less in purchasing power from your Social Security benefit.

The issue of income taxes is not addressed in this report.

If you are contemplating retirement in the near future, you may request a formal estimate based on PERS' records of your account information, by completing a retirement allowance estimate request, PER-BAS-1, available from your employer or any PERS office.