Age Plus Years of	Age Plus Credited Service as of July 1, 2003			
Service at	Chart 1	Chart 2	Chart 3	Chart 4
Beginning of	Less than 30	30 but	45 but	60 or
Contribution Period	and "Alternate"	less than 45	less than 60	more
Less than 40	1%	1%	N/A	N/A
40-49	1.5%	1.5%	1.5%	N/A
50-54	2%	2%	2%	N/A
55-59	3%	3%	3%	N/A
60-64	3%	4%	4%	4%
65-69	3%	6%	6%	6%
70-79	3%	6%	10%	10%
80 or more	3%	6%	10%	15%