



General Employees: Retirement Benefits

Blue Benefits

From your hire date through Sept. 30, 2013, your Normal Retirement benefits will be calculated:

$$\begin{array}{c} \text{High 3} \\ \text{Years of} \\ \text{Wages} \end{array} \times \begin{array}{c} \text{Years of} \\ \text{Service} \end{array} \times 3\% = \\ \text{\$ ANNUAL} \\ \text{BENEFIT}$$

Blue Benefits include overtime wages.

Orange Benefits

◆ From Oct. 1, 2013, to your Normal Retirement date or DROP entry date, your benefits will be calculated:

$$\begin{array}{c} \text{High 5} \\ \text{Years of} \\ \text{Wages} \end{array} \times \begin{array}{c} \text{Years of} \\ \text{Service} \end{array} \times 2.5\% = \\ \text{\$ ANNUAL} \\ \text{BENEFIT}$$

Orange Benefits do NOT include overtime wages.

◆ General Employees hired on or after July 1, 2011, receive pension benefits from the Orange Plan only.

$$\text{Blue Benefits} + \text{Orange Benefits} = \text{\$ Annual Benefits}$$

*To calculate your pension benefits, register for the Member Portal!
Go to www.fwretirement.org. Click on the Member Portal and follow the instructions.*