



Contribution-Based Benefit Cap (CBBC) Calculator - Example 1

Last revised on 5/25/2012
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Members can use this calculator to gain familiarity with the effect of CBBC under different pay scenarios. Salary history (up to 20 years) can be found online under your OPERS account and also on page 5 of your annual statement. Personalized benefit estimates that reflect any adopted anti-spiking provision will be available after the legislation's effective date. Point your mouse here for an important reminder.

- Step 1 – Enter your transition group. Use the first calculator in the Special Coverage section of our web site.
Step 2 – Enter the year you joined OPERS.
Step 3 – Enter the year you will terminate your employment.
Step 4 – Enter your age at retirement, rounded to the nearest whole number.
Step 5 – Enter your annual salary for each year of employment. These can be close estimates or left blank.

For simplicity, this calculator assumes that you:

- Will retire from the Traditional Plan.
- Have only been employed by State/Local government (non law enforcement).
- Do not have any service purchase or restored service credit.
- Begin OPERS-covered employment on January 1 and terminate on December 31.
- Have earned full-time service credit in all 12 months of the years worked.

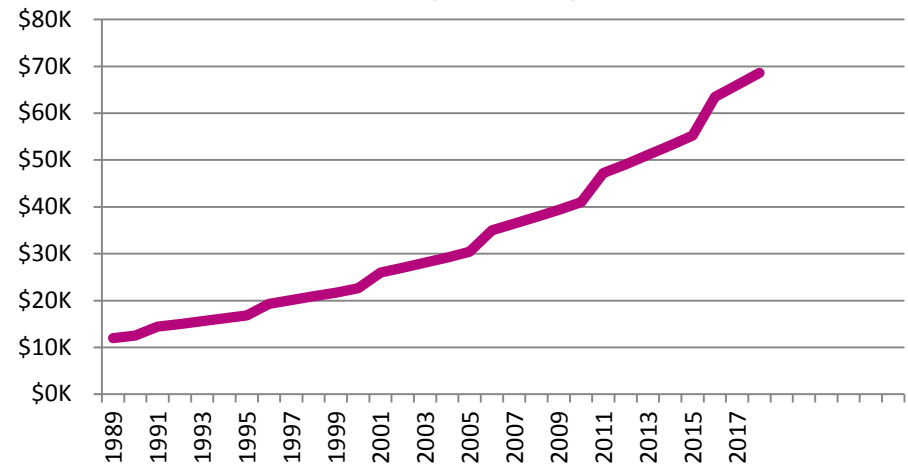
Transition group:	Group A	4% annual pay increase and a promotion every 5 years (15% pay increase)
Year joined OPERS:	1989	
Termination year:	2018	
Retirement date:	1/1/2019	
Retirement age:	60	

← Rounded to the nearest whole number

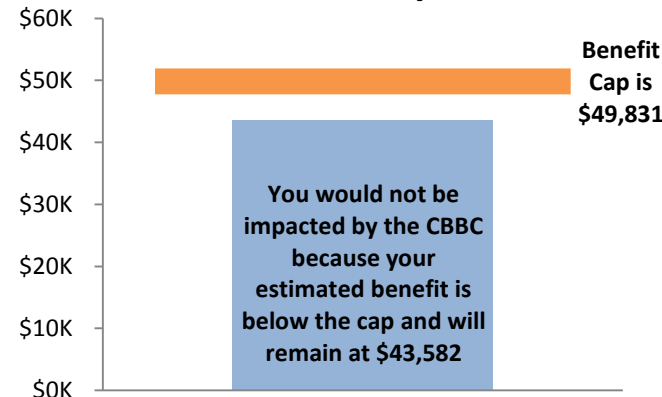
Year	Change	Salary
1989		\$12,000
1990	+\$500	\$12,500
1991	+\$1,900	\$14,400
1992	+\$600	\$15,000
1993	+\$600	\$15,600
1994	+\$600	\$16,200
1995	+\$600	\$16,800
1996	+\$2,500	\$19,300
1997	+\$800	\$20,100
1998	+\$800	\$20,900
1999	+\$800	\$21,700
2000	+\$900	\$22,600
2001	+\$3,400	\$26,000
2002	+\$1,000	\$27,000
2003	+\$1,100	\$28,100
2004	+\$1,100	\$29,200
2005	+\$1,200	\$30,400
2006	+\$4,600	\$35,000
2007	+\$1,400	\$36,400
2008	+\$1,500	\$37,900
2009	+\$1,500	\$39,400
2010	+\$1,600	\$41,000
2011	+\$6,200	\$47,200
2012	+\$1,900	\$49,100
2013	+\$2,000	\$51,100

Year	Change	Salary
2014	+\$2,000	\$53,100
2015	+\$2,100	\$55,200
2016	+\$8,300	\$63,500
2017	+\$2,500	\$66,000
2018	+\$2,600	\$68,600

Salary History



Benefit vs. Cap*



* Age & Service retirement benefit is roughly estimated using a 3-year final average salary and is before any applicable reductions. Benefit cap is estimated based on annuity factors that are subject to change periodically.



Contribution-Based Benefit Cap (CBBC) Calculator - Example 2

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Step 1 – Enter your transition group. Use the first calculator in the Special Coverage section of our web site.

Step 2 – Enter the year you joined OPERS.

Step 3 – Enter the year you will terminate your employment.

Step 4 – Enter your age at retirement, rounded to the nearest whole number.

Step 5 – Enter your annual salary for each year of employment. These can be close estimates or left blank.

For simplicity, this calculator assumes that you:

- Will retire from the Traditional Plan.
- Have only been employed by State/Local government (non law enforcement).
- Do not have any service purchase or restored service credit.
- Begin OPERS-covered employment on January 1 and terminate on December 31.
- Have earned full-time service credit in all 12 months of the years worked.

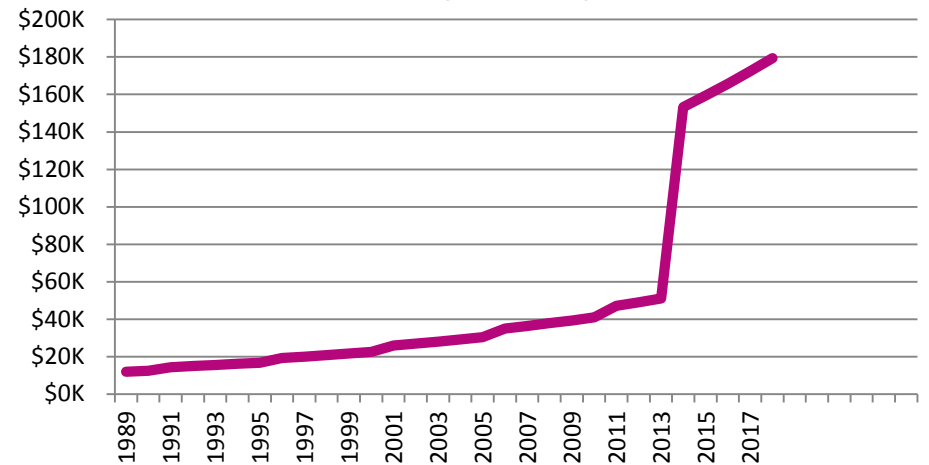
Transition group:	Group A	Same as example 1, except for a 300% pay increase 5 years before retirement.
Year joined OPERS:	1989	
Termination year:	2018	
Retirement date:	1/1/2019	
Retirement age:	60	

← Rounded to the nearest whole number

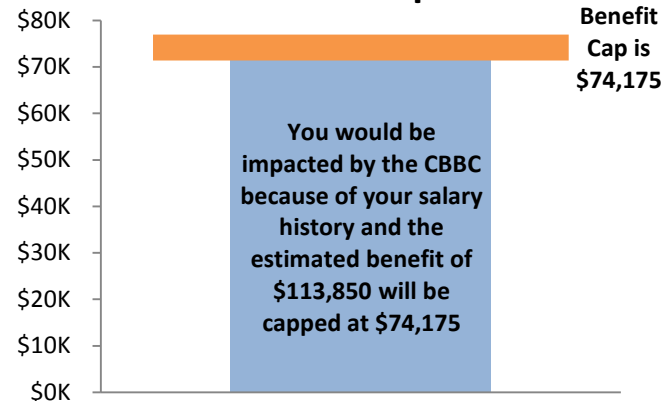
Year	Change	Salary
1989		\$12,000
1990	+\$500	\$12,500
1991	+\$1,900	\$14,400
1992	+\$600	\$15,000
1993	+\$600	\$15,600
1994	+\$600	\$16,200
1995	+\$600	\$16,800
1996	+\$2,500	\$19,300
1997	+\$800	\$20,100
1998	+\$800	\$20,900
1999	+\$800	\$21,700
2000	+\$900	\$22,600
2001	+\$3,400	\$26,000
2002	+\$1,000	\$27,000
2003	+\$1,100	\$28,100
2004	+\$1,100	\$29,200
2005	+\$1,200	\$30,400
2006	+\$4,600	\$35,000
2007	+\$1,400	\$36,400
2008	+\$1,500	\$37,900
2009	+\$1,500	\$39,400
2010	+\$1,600	\$41,000
2011	+\$6,200	\$47,200
2012	+\$1,900	\$49,100
2013	+\$2,000	\$51,100

Year	Change	Salary
2014	+\$102,200	\$153,300
2015	+\$6,100	\$159,400
2016	+\$6,400	\$165,800
2017	+\$6,600	\$172,400
2018	+\$6,900	\$179,300

Salary History



Benefit vs. Cap*



* Age & Service retirement benefit is roughly estimated using a 3-year final average salary and is before any applicable reductions. Benefit cap is estimated based on annuity factors that are subject to change periodically.



Contribution-Based Benefit Cap (CBBC) Calculator - Example 3

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Step 1 – Enter your transition group. Use the first calculator in the Special Coverage section of our web site.

Step 2 – Enter the year you joined OPERS.

Step 3 – Enter the year you will terminate your employment.

Step 4 – Enter your age at retirement, rounded to the nearest whole number.

Step 5 – Enter your annual salary for each year of employment. These can be close estimates or left blank.

Transition group:	Group A
Year joined OPERS:	1989
Termination year:	2018
Retirement date:	1/1/2019
Retirement age:	60

← Rounded to the nearest whole number

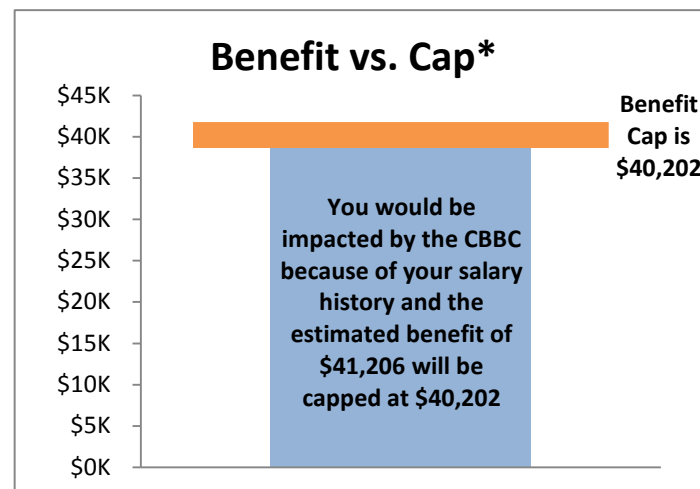
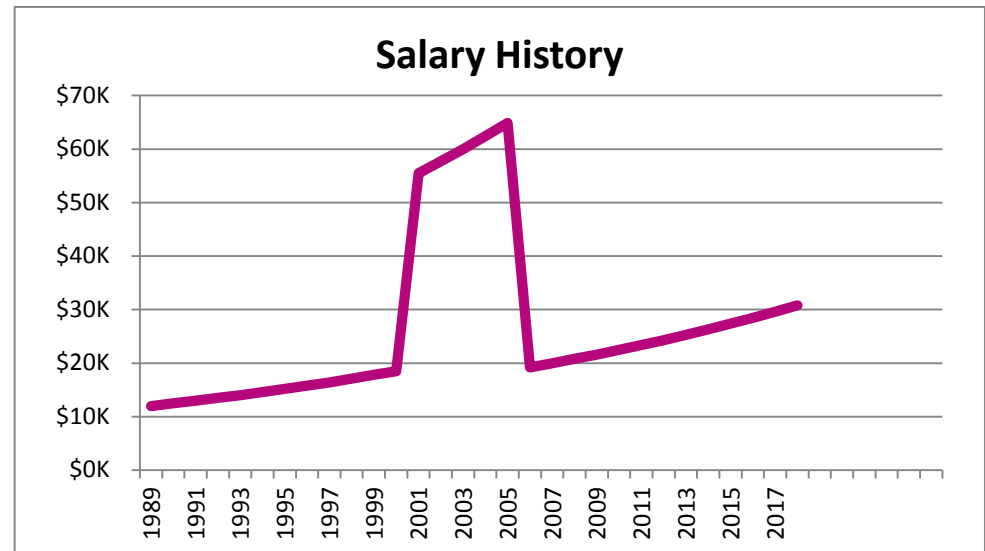
Mid career spiking

Year	Change	Salary
1989		\$12,000
1990	+\$500	\$12,500
1991	+\$500	\$13,000
1992	+\$500	\$13,500
1993	+\$500	\$14,000
1994	+\$600	\$14,600
1995	+\$600	\$15,200
1996	+\$600	\$15,800
1997	+\$600	\$16,400
1998	+\$700	\$17,100
1999	+\$700	\$17,800
2000	+\$700	\$18,500
2001	+\$37,000	\$55,500
2002	+\$2,200	\$57,700
2003	+\$2,300	\$60,000
2004	+\$2,400	\$62,400
2005	+\$2,500	\$64,900
2006	-\$45,700	\$19,200
2007	+\$800	\$20,000
2008	+\$800	\$20,800
2009	+\$800	\$21,600
2010	+\$900	\$22,500
2011	+\$900	\$23,400
2012	+\$900	\$24,300
2013	+\$1,000	\$25,300

Year	Change	Salary
2014	+\$1,000	\$26,300
2015	+\$1,100	\$27,400
2016	+\$1,100	\$28,500
2017	+\$1,100	\$29,600
2018	+\$1,200	\$30,800

For simplicity, this calculator assumes that you:

- Will retire from the Traditional Plan.
- Have only been employed by State/Local government (non law enforcement).
- Do not have any service purchase or restored service credit.
- Begin OPERS-covered employment on January 1 and terminate on December 31.
- Have earned full-time service credit in all 12 months of the years worked.



* Age & Service retirement benefit is roughly estimated using a 3-year final average salary and is before any applicable reductions. Benefit cap is estimated based on annuity factors that are subject to change periodically.



Contribution-Based Benefit Cap (CBBC) Calculator - Example 4

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Step 1 – Enter your transition group. Use the first calculator in the Special Coverage section of our web site.

Step 2 – Enter the year you joined OPERS.

Step 3 – Enter the year you will terminate your employment.

Step 4 – Enter your age at retirement, rounded to the nearest whole number.

Step 5 – Enter your annual salary for each year of employment. These can be close estimates or left blank.

For simplicity, this calculator assumes that you:

- Will retire from the Traditional Plan.
- Have only been employed by State/Local government (non law enforcement).
- Do not have any service purchase or restored service credit.
- Begin OPERS-covered employment on January 1 and terminate on December 31.
- Have earned full-time service credit in all 12 months of the years worked.

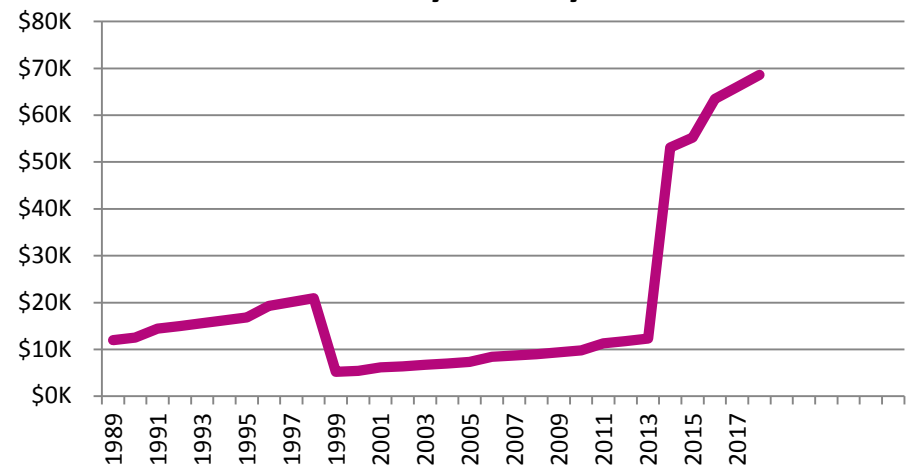
Transition group:	Group A	Full time, part time, and full time again
Year joined OPERS:	1989	
Termination year:	2018	
Retirement date:	1/1/2019	
Retirement age:	60	

← Rounded to the nearest whole number

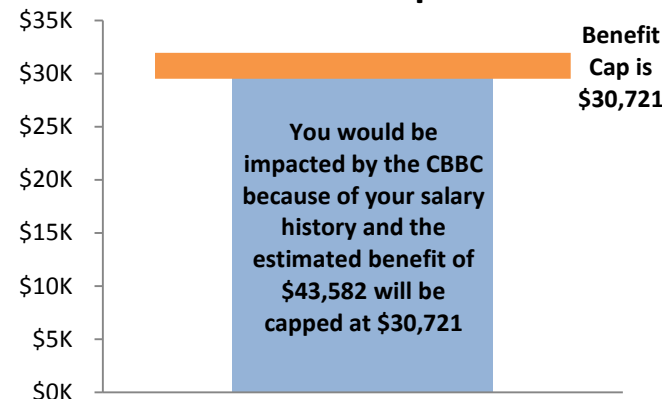
Year	Change	Salary
1989		\$12,000
1990	+\$500	\$12,500
1991	+\$1,900	\$14,400
1992	+\$600	\$15,000
1993	+\$600	\$15,600
1994	+\$600	\$16,200
1995	+\$600	\$16,800
1996	+\$2,500	\$19,300
1997	+\$800	\$20,100
1998	+\$800	\$20,900
1999	-\$15,700	\$5,200
2000	+\$200	\$5,400
2001	+\$800	\$6,200
2002	+\$200	\$6,400
2003	+\$300	\$6,700
2004	+\$300	\$7,000
2005	+\$300	\$7,300
2006	+\$1,100	\$8,400
2007	+\$300	\$8,700
2008	+\$300	\$9,000
2009	+\$400	\$9,400
2010	+\$400	\$9,800
2011	+\$1,500	\$11,300
2012	+\$500	\$11,800
2013	+\$500	\$12,300

Year	Change	Salary
2014	+\$40,800	\$53,100
2015	+\$2,100	\$55,200
2016	+\$8,300	\$63,500
2017	+\$2,500	\$66,000
2018	+\$2,600	\$68,600

Salary History



Benefit vs. Cap*



* Age & Service retirement benefit is roughly estimated using a 3-year final average salary and is before any applicable reductions. Benefit cap is estimated based on annuity factors that are subject to change periodically.



Contribution-Based Benefit Cap (CBBC) Calculator - Example 5

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- Step 1 – Enter your transition group. Use the first calculator in the Special Coverage section of our web site.
Step 2 – Enter the year you joined OPERS.
Step 3 – Enter the year you will terminate your employment.
Step 4 – Enter your age at retirement, rounded to the nearest whole number.
Step 5 – Enter your annual salary for each year of employment. These can be close estimates or left blank.

For simplicity, this calculator assumes that you:

- Will retire from the Traditional Plan.
- Have only been employed by State/Local government (non law enforcement).
- Do not have any service purchase or restored service credit.
- Begin OPERS-covered employment on January 1 and terminate on December 31.
- Have earned full-time service credit in all 12 months of the years worked.

Transition group:	Group A
Year joined OPERS:	1989
Termination year:	2018
Retirement date:	1/1/2019
Retirement age:	60

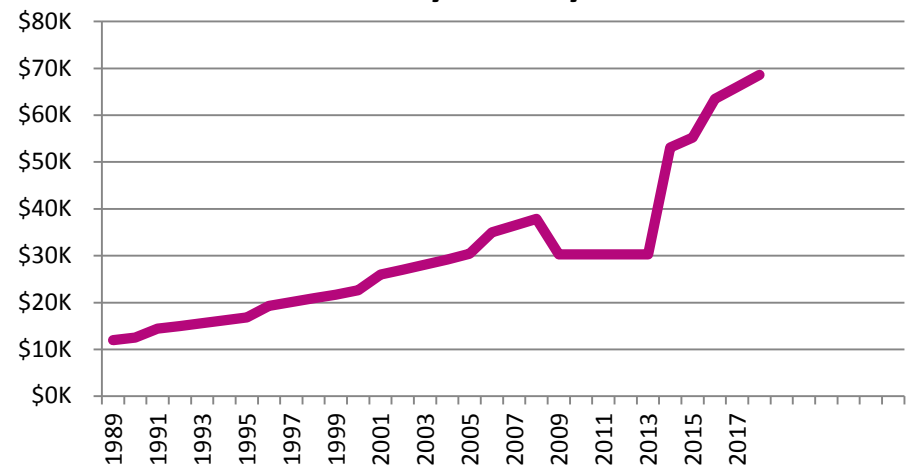
← Rounded to the nearest whole number

20% pay reduction in 2009 and frozen for 4 additional years, then a large pay increase to catch up

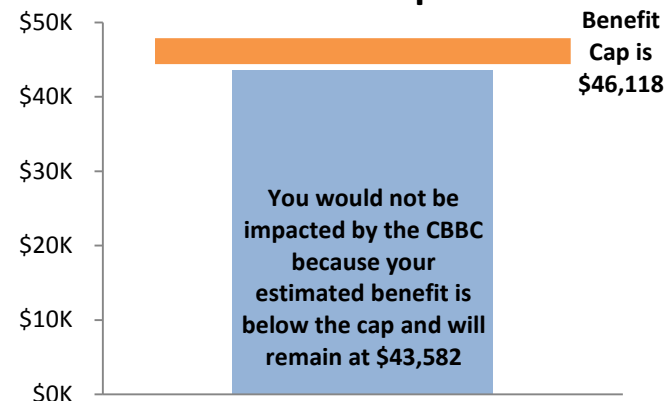
Year	Change	Salary
1989		\$12,000
1990	+\$500	\$12,500
1991	+\$1,900	\$14,400
1992	+\$600	\$15,000
1993	+\$600	\$15,600
1994	+\$600	\$16,200
1995	+\$600	\$16,800
1996	+\$2,500	\$19,300
1997	+\$800	\$20,100
1998	+\$800	\$20,900
1999	+\$800	\$21,700
2000	+\$900	\$22,600
2001	+\$3,400	\$26,000
2002	+\$1,000	\$27,000
2003	+\$1,100	\$28,100
2004	+\$1,100	\$29,200
2005	+\$1,200	\$30,400
2006	+\$4,600	\$35,000
2007	+\$1,400	\$36,400
2008	+\$1,500	\$37,900
2009	-\$7,600	\$30,300
2010	+\$0	\$30,300
2011	+\$0	\$30,300
2012	+\$0	\$30,300
2013	+\$0	\$30,300

Year	Change	Salary
2014	+\$22,800	\$53,100
2015	+\$2,100	\$55,200
2016	+\$8,300	\$63,500
2017	+\$2,500	\$66,000
2018	+\$2,600	\$68,600

Salary History



Benefit vs. Cap*



* Age & Service retirement benefit is roughly estimated using a 3-year final average salary and is before any applicable reductions. Benefit cap is estimated based on annuity factors that are subject to change periodically.

	Example 1		Example 2		Example 3		Example 4		Example 5
Year	Salary Change	Salary	Salary Change	Salary	Salary Change	Salary	Salary Change	Salary	Salary Change
1989		\$12,000		\$12,000		\$12,000		\$12,000	
1990	4%	\$12,500	4%	\$12,500	4%	\$12,500	4%	\$12,500	4%
1991	15%	\$14,400	15%	\$14,400	15%	\$14,400	4%	\$13,000	15%
1992	4%	\$15,000	4%	\$15,000	4%	\$15,000	4%	\$13,500	4%
1993	4%	\$15,600	4%	\$15,600	4%	\$15,600	4%	\$14,000	4%
1994	4%	\$16,200	4%	\$16,200	4%	\$16,200	4%	\$14,600	4%
1995	4%	\$16,800	4%	\$16,800	4%	\$16,800	4%	\$15,200	4%
1996	15%	\$19,300	15%	\$19,300	15%	\$19,300	4%	\$15,800	15%
1997	4%	\$20,100	4%	\$20,100	4%	\$20,100	4%	\$16,400	4%
1998	4%	\$20,900	4%	\$20,900	4%	\$20,900	4%	\$17,100	4%
1999	4%	\$21,700	4%	\$21,700	4%	\$21,700	4%	\$17,800	-75%
2000	4%	\$22,600	4%	\$22,600	4%	\$22,600	4%	\$18,500	4%
2001	15%	\$26,000	15%	\$26,000	15%	\$26,000	200%	\$55,500	15%
2002	4%	\$27,000	4%	\$27,000	4%	\$27,000	4%	\$57,700	4%
2003	4%	\$28,100	4%	\$28,100	4%	\$28,100	4%	\$60,000	4%
2004	4%	\$29,200	4%	\$29,200	4%	\$29,200	4%	\$62,400	4%
2005	4%	\$30,400	4%	\$30,400	4%	\$30,400	4%	\$64,900	4%
2006	15%	\$35,000	15%	\$35,000	15%	\$35,000	-70%	\$19,200	15%
2007	4%	\$36,400	4%	\$36,400	4%	\$36,400	4%	\$20,000	4%
2008	4%	\$37,900	4%	\$37,900	4%	\$37,900	4%	\$20,800	4%
2009	4%	\$39,400	4%	\$39,400	-20%	\$30,300	4%	\$21,600	4%
2010	4%	\$41,000	4%	\$41,000	0%	\$30,300	4%	\$22,500	4%
2011	15%	\$47,200	15%	\$47,200	0%	\$30,300	4%	\$23,400	15%
2012	4%	\$49,100	4%	\$49,100	0%	\$30,300	4%	\$24,300	4%
2013	4%	\$51,100	4%	\$51,100	0%	\$30,300	4%	\$25,300	4%
2014	4%	\$53,100	200%	\$153,300	75%	\$53,100	4%	\$26,300	332%
2015	4%	\$55,200	4%	\$159,400	4%	\$55,200	4%	\$27,400	4%
2016	15%	\$63,500	4%	\$165,800	15%	\$63,500	4%	\$28,500	15%
2017	4%	\$66,000	4%	\$172,400	4%	\$66,000	4%	\$29,600	4%
2018	4%	\$68,600	4%	\$179,300	4%	\$68,600	4%	\$30,800	4%

Salary

\$12,000
\$12,500
\$14,400
\$15,000
\$15,600
\$16,200
\$16,800
\$19,300
\$20,100
\$20,900
\$5,200
\$5,400
\$6,200
\$6,400
\$6,700
\$7,000
\$7,300
\$8,400
\$8,700
\$9,000
\$9,400
\$9,800
\$11,300
\$11,800
\$12,300

\$53,100
\$55,200
\$63,500
\$66,000
\$68,600