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**GROUP 2**

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**You must be 55 years of age if you have less than 20 years of service.**

**You may retire at any age with 20 or more years of service.**

**If you are first employed after January 1, 1978, you must have 10 years of service.**

**Directions:**

**Multiply the indicated percentage by the average of your three highest consecutive years salary.**

[illegible]