Cincinnati Retirement System
Early Retirement Reduction Factors

Unreduced Retirement Age of 65											
Additional	Commencement Age										
Months	57	58	59	60	61	62	63	64	65	66	67
0	0.4590	0.5030	0.5519	0.6066	0.6679	0.7366	0.8139	0.9012	1.0000	1.0000	1.0000
1	0.4627	0.5070	0.5565	0.6117	0.6736	0.7430	0.8212	0.9094	1.0000	1.0000	1.0000
2	0.4663	0.5111	0.5611	0.6168	0.6793	0.7495	0.8284	0.9176	1.0000	1.0000	1.0000
3	0.4700	0.5152	0.5656	0.6219	0.6850	0.7559	0.8357	0.9259	1.0000	1.0000	1.0000
4	0.4737	0.5193	0.5702	0.6270	0.6908	0.7623	0.8430	0.9341	1.0000	1.0000	1.0000
5	0.4773	0.5234	0.5747	0.6321	0.6965	0.7688	0.8503	0.9424	1.0000	1.0000	1.0000
6	0.4810	0.5275	0.5793	0.6372	0.7022	0.7752	0.8575	0.9506	1.0000	1.0000	1.0000
7	0.4846	0.5315	0.5838	0.6423	0.7079	0.7817	0.8648	0.9588	1.0000	1.0000	1.0000
8	0.4883	0.5356	0.5884	0.6475	0.7137	0.7881	0.8721	0.9671	1.0000	1.0000	1.0000
9	0.4920	0.5397	0.5930	0.6526	0.7194	0.7946	0.8794	0.9753	1.0000	1.0000	1.0000
10	0.4956	0.5438	0.5975	0.6577	0.7251	0.8010	0.8866	0.9835	1.0000	1.0000	1.0000
11	0.4993	0.5479	0.6021	0.6628	0.7308	0.8075	0.8939	0.9918	1.0000	1.0000	1.0000