

## Early Retirement Reduction % Table

Number of Years Paid Early	Pension Reduction	Lump Sum Reduction
0	0	0
1	5	1.7
2	9.7	3.3
3	14	4.9
4	18	6.5
5	21.6	8.1
6	25	9.6
7	28.2	11.1
8	31.2	12.6
9	34	14.1
10	36.6	15.5
11	40.6	N/A
12	42.9	N/A