

SURS Actuarial Assumptions and Benefit Provisions Used in Tier 2 Calculations

	Traditional	Portable	RSP*
Defined Benefit Plans			
Benefit Multiplier	2.20%	2.20%	NA
Final Average Period	8 Years	8 Years	
Maximum Benefit	80% of FAC	80% of FAC	NA
Employee Contribution	8.00%	8.00%	NA
Interest Crediting Rate - Pre-retirement/Termination	4.50%	6.50%	NA
Annuitization Interest Rate for Lump Sums	4.00%	4.00%	NA
Defined Contribution (DC) Plan			
Employee Contribution	NA	NA	8.00%
Employer Contribution**	NA	NA	7.60%
Assumed Return - Pre-retirement/Termination	NA	NA	6.00%
Annuitization Interest Rate for Lump Sums	NA	NA	4.00%
Mortality Assumption	Same as Valuation, unisex mortality 45%/55% male/female, year of birth for generational mortality based on age in 2050		
Benefit Commencement Age*	67	67	67
COLA	1.125%	Same as Traditional Plan when converting lump sums in the RSP to a monthly benefit for the purpose of comparing to the Traditional Plan benefit.	
Joint and Survivor Percentage	66.67%		
Survivor Age	Same as member		
Pay Assumptions			
	Same as Valuation - 12.75% in first year (12.00% if age 50+) graded down to 3.50% at 34 YOS (3.00% if age 50+)		
Member Pay Increase assumption			
FY 2023 Pay Cap	\$119,892	\$119,892	\$305,000
Pay Cap Increase Assumption	1.125%	1.125%	3.000%

*Benefits are assumed to begin at the later of the assumed benefit commencement age and age at termination/retirement.

**0.00% of pay from 7.60% RSP employer contribution used to fund disability benefits.

Because of the higher assumed interest crediting rate/rate of investment return, the Portable Plan (lump sum) is projected to provide a higher benefit than the RSP for members whose pay is under the pay cap. Members must elect an annuity in order to receive retiree healthcare. If an annuity is elected from the Portable Plan, the Traditional Plan and the Portable Plan will provide the same benefit amount. However, the Traditional Plan will provide a 66.67% J&S benefit for married participants and a refund of survivor contributions for unmarried participants. In most cases, the RSP is projected to provide higher benefits to members whose pay is higher than the Tier 2 pay cap. If the Portable Plan is shown as the highest benefit, this assumes a Portable lump sum is taken and annuitized outside of the Plan (based on the assumptions shown, which are the same assumptions used for annuitization of the RSP balance). RSP members may annuitize with a SURS provider which will entitle them to retiree healthcare, whereas a Portable Plan member may not annuitize with a SURS provider and receive retiree healthcare. The value of retiree healthcare is not included in this analysis.

Charts such as the attached can provide limited assistance to people in selecting among the plans. However, there can be no assurance that the selection indicated by the charts is the right choice for any individual person. The benefit amounts and value provided by each of the plans could be materially different than what is projected in the charts due to actual salary increases, interest crediting rates, investment returns, annuitization rates, duration that benefits are received, spouse age and increases in pay caps that differ from the assumptions used in developing the amounts in these charts.

State Universities Retirement System of Illinois - Payout Rates
Rates Based on 4.0% Interest, 1.125% Simple COLA,
66 2/3% J&S for married participants (spouse assumed same age as member),
Valuation mortality based on age in 2050

Age at Assumed Annuitization	Married	Non-Married
67	5.6%	6.2%
68	5.8%	6.4%
69	5.9%	6.6%
70	6.1%	6.8%
71	6.3%	7.1%
72	6.5%	7.3%
73	6.7%	7.6%
74	7.0%	7.9%
75	7.3%	8.3%

State Universities Retirement System of Illinois Tier 2 - Plan with Highest Employer Provided Annual Benefit Amounts - Lump Sum Balances are Assumed to Be Annuitized Based on Future Annuity Rates (4.0% Interest Rate)

Plan Key Traditional Portable RSP

**In cases where the benefit provided from the Traditional and Portable Plan are equal, the Traditional Plan is indicated as having the higher value due to the J&S provision.*

Age at Hire	25	30	35	40	45	50	55	60
Pay at Hire	170,000	170,000	170,000	170,000	170,000	170,000	170,000	170,000
J&S	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%
Years of Service								
2	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
3	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
4	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
5	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
6	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
7	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
8	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
9	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
10	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional
11	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional
12	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional
13	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP
14	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP
15	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
16	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
17	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
18	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
19	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
20	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
21	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
22	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
23	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
24	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
25	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
26	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
27	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
28	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
29	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
30	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
31	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
32	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
33	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
34	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
35	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
36	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
37	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
38	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
39	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
40	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
41	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
42	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP

Age at Hire	25	30	35	40	45	50	55	60
Pay at Hire	170,000	170,000	170,000	170,000	170,000	170,000	170,000	170,000
J&S	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Years of Service								
2	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
3	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
4	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
5	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
6	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
7	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
8	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
9	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
10	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional
11	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional
12	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP
13	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP
14	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
15	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
16	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
17	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
18	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
19	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
20	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
21	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
22	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
23	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
24	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
25	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
26	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
27	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
28	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
29	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
30	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
31	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
32	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
33	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
34	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
35	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
36	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
37	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
38	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
39	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
40	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
41	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
42	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP

State Universities Retirement System of Illinois Tier 2 - Difference in Employer Provided Annual Benefit Amounts - Lump Sum Balances are Assumed to Be Annuitized Based on Future Annuity Rates (4.0% Interest Rate)

Plan Key Traditional Portable RSP

**In cases where the benefit provided from the Traditional and Portable Plan are equal, the Traditional Plan is indicated as having the higher value due to the J&S provision.*

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Pay at Hire	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
J&S	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%
Years of Service																
2	637	412	262	161	95	53	27	10	1,062	687	436	269	160	88	44	17
3	972	627	397	244	144	79	40	15	1,620	1,046	663	407	241	132	65	24
4	1,308	843	532	326	192	104	50	17	2,179	1,405	887	544	319	173	83	29
5	3,684	2,412	1,554	980	600	348	190	91	6,139	4,020	2,590	1,633	1,000	579	317	152
6	4,418	2,889	1,858	1,169	713	409	222	105	7,363	4,815	3,096	1,948	1,189	682	370	174
7	5,134	3,352	2,152	1,350	820	467	250	116	8,557	5,587	3,586	2,249	1,366	777	417	197
8	5,831	3,801	2,435	1,524	920	520	276	153	9,718	6,335	4,058	2,539	1,533	866	460	255
9	6,506	4,235	2,707	1,689	1,014	568	299	199	10,842	7,058	4,511	2,815	1,690	947	497	332
10	7,155	4,650	2,966	1,845	586	0	0	0	11,924	7,750	4,943	3,075	977	0	0	0
11	7,778	5,047	3,213	1,993	0	0	0	0	12,965	8,412	5,355	3,321	0	0	0	0
12	8,379	5,427	3,447	2,131	0	0	0	0	13,964	9,046	5,746	3,551	0	0	0	0
13	8,952	5,789	3,669	2,259	0	0	0	0	14,921	9,649	6,115	3,765	0	0	0	0
14	9,500	6,133	3,878	2,378	0	0	0	0	15,833	10,222	6,463	3,963	0	0	0	0
15	10,022	6,459	4,075	1,936	0	0	0	0	16,703	10,765	6,792	3,226	0	0	0	0
16	10,520	6,768	4,260	936	0	0	0	0	17,533	11,280	7,100	1,560	0	0	0	0
17	10,992	7,060	4,432	0	0	0	0	0	18,321	11,766	7,385	0	0	0	0	0
18	11,442	7,334	4,591	0	0	0	0	0	19,069	12,224	7,651	0	0	0	0	0
19	11,866	7,593	4,738	0	0	0	0	0	19,740	12,629	7,895	0	0	0	0	0
20	12,269	7,836	4,873	0	0	0	0	0	20,263	12,931	8,102	0	0	0	0	0
21	12,649	8,063	4,237	0	0	0	0	0	20,658	13,145	7,323	0	0	0	0	0
22	13,005	8,274	2,581	0	0	0	0	0	1,962	20,941	13,292	4,942	0	0	0	3,269
23	13,339	8,468	750	0	0	0	0	0	3,522	21,120	13,377	2,489	0	0	0	5,870
24	13,653	8,647	0	0	0	0	0	0	4,240	21,205	13,406	15	0	0	0	7,067
25	13,945	8,811	0	0	0	0	169	5,102	21,204	13,386	0	0	0	0	363	8,490
26	14,218	8,963	0	0	0	0	3,844	6,139	21,124	13,317	0	0	0	0	6,763	10,167
27	14,471	9,000	0	0	0	0	5,461	7,386	20,984	13,208	0	0	0	0	8,977	12,142
28	14,705	6,463	0	0	0	0	6,494	8,885	20,789	13,062	0	0	0	0	10,579	14,473
29	14,921	3,698	0	0	0	0	2,059	7,726	10,689	20,547	12,882	0	0	6,211	12,451	17,226
30	15,118	646	0	0	0	0	6,961	9,195	12,855	20,260	12,673	0	0	11,088	14,645	20,474
31	15,299	0	0	0	0	0	8,192	10,950	15,452	19,934	12,435	0	0	1,937	12,882	17,220
32	15,465	0	0	0	0	0	9,646	13,047	18,561	19,574	12,063	0	0	11,611	14,967	23,844
33	15,615	0	0	0	0	5,152	11,368	15,554	22,271	19,183	9,126	0	0	13,347	17,396	20,202
34	14,529	0	0	0	10,574	13,409	18,552	26,676	18,765	5,992	0	8,601	15,304	20,230	27,989	40,246
35	10,381	0	0	0	12,337	15,832	22,133	31,896	18,324	2,665	0	13,571	17,563	23,543	32,913	47,430
36	5,897	0	0	2,421	14,409	18,712	26,405	38,051	17,868	0	6,165	15,392	20,182	27,428	38,705	55,776
37	3,135	0	0	11,574	16,848	22,136	31,494	45,300	17,399	0	13,508	17,480	23,223	31,988	45,510	65,461
38	1,372	0	0	15,631	19,723	26,213	37,531	53,805	16,918	10,719	15,186	19,878	26,764	37,349	53,477	76,666
39	0	0	7,516	18,107	23,117	31,064	44,669	63,762	16,432	13,179	17,092	22,639	30,896	43,656	62,774	89,605
40	0	0	17,116	21,001	27,131	36,837	53,085	75,378	15,938	14,700	19,265	25,829	35,723	51,071	73,596	104,501
41	0	4,202	19,665	24,391	31,883	43,694	62,966	88,899	15,441	16,419	21,747	29,524	41,375	59,776	86,142	121,621
42	0	15,657	22,616	28,367	37,515	51,828	74,549	104,600	14,941	18,364	24,590	33,812	48,001	69,990	100,672	141,255

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Pay at Hire	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
J&S	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Years of Service																
2	701	453	288	178	105	58	30	11	1,168	756	480	296	176	98	49	19
3	1,070	691	438	269	159	87	43	15	1,783	1,152	729	449	265	145	72	26
4	1,438	928	586	359	211	115	55	19	2,398	1,549	976	598	351	191	92	32
5	4,054	2,655	1,711	1,078	661	383	209	100	6,756	4,425	2,851	1,798	1,101	638	349	167
6	4,862	3,179	2,045	1,286	784	451	244	115	8,103	5,299	3,408	2,144	1,308	751	407	192
7	5,650	3,689	2,368	1,485	902	514	276	127	9,417	6,149	3,947	2,476	1,504	856	459	212
8	6,418	4,184	2,680	1,677	1,012	572	304	169	10,696	6,974	4,466	2,795	1,688	953	506	282
9	7,160	4,661	2,979	1,858	1,116	625	329	220	11,934	7,768	4,966	3,097	1,860	1,043	547	367
10	7,875	5,118	3,265	2,031	1,153	446	358	361	13,124	8,529	5,440	3,385	1,921	743	596	601
11	8,561	5,555	3,536	2,194	542	493	395	431	14,269	9,258	5,894	3,656	903	822	659	719
12	9,222	5,974	3,795	2,346	187	540	433	513	15,369	9,956	6,324	3,909	313	900	722	855
13	9,853	6,372	4,038	2,487	751	587	507	605	16,421	10,620	6,731	4,145	1,252	978	845	1,008
14	10,455	6,750	4,268	2,617	811	633	590	711	17,425	11,250	7,114	4,362	1,352	1,054	984	1,184
15	11,031	7,109	4,485	2,738	870	679	684	831	18,384	11,848	7,475	4,563	1,450	1,131	1,140	1,385
16	11,578	7,449	4,688	2,202	929	724	791	969	19,296	12,415	7,814	3,670	1,548	1,207	1,317	1,615
17	12,098	7,770	4,877	1,116	987	769	911	1,128	20,164	12,950	8,129	1,860	1,645	1,282	1,518	1,880
18	12,592	8,072	5,052	124	1,044	877	1,046	1,310	20,987	13,454	8,420	2,05	1,742	1,462	1,744	2,183
19	13,060	8,357	5,214	1,402	1,102	998	1,201	1,520	21,725	13,899	8,690	2,338	1,837	1,663	2,001	2,534
20	13,503	8,624	5,363	1,475	1,158	1,134	1,377	497	22,302	14,233	8,917	2,459	1,930	1,889	2,295	828
21	13,921	8,875	5,499	1,548	1,214	1,286	1,577	2,856	22,736	14,468	9,085	2,579	2,024	2,143	2,629	4,761
22	14,313	9,106	4,958	1,619	1,270	1,458	1,806	3,463	23,047	14,629	8,892	2,697	2,116	2,429	3,010	5,773
23	14,682	9,320	3,194	1,690	1,426	1,651	1,348	4,197	23,244	14,723	6,543	2,810	2,378	2,752	2,247	6,995
24	15,026	9,517	1,257	1,759	1,602	1,870	1,642	5,083	23,339	14,755	4,165	2,919	2,667	3,117	2,738	8,471
25	15,348	9,698	902	1,828	1,798	2,119	4,523	6,152	23,338	14,731	1,724	3,025	2,989	3,529	7,526	10,237
26	15,649	9,864	2,406	1,897	2,017	2,400	5,409	7,447	23,249	14,657	741	3,128	3,347	3,995	8,957	12,331
27	15,927	10,016	2,493	1,963	2,264	244	6,469	9,011	23,094	14,537	3,187	3,227	3,747	484	10,634	14,814
28	16,184	10,154	2,579	2,186	2,542	3,869	7,739	10,902	22,881	14,376	4,179	3,580	4,194	8,112	12,605	17,759
29	16,421	7,866	2,663	2,435	2,856	6,892	9,260	13,189	22,613	14,178	4,296	3,970	4,			

State Universities Retirement System of Illinois Tier 2 - Difference in Employer Provided Annual Benefit Amounts - Lump Sum Balances are Assumed to Be Annuitized Based on Future Annuity Rates (4.0% Interest Rate)

Plan Key Traditional Portable RSP

**In cases where the benefit provided from the Traditional and Portable Plan are equal, the Traditional Plan is indicated as having the higher value due to the J&S provision.*

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60	
Pay at Hire	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	
J&S	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	
Years of Service																	
2	1,274	825	523	323	192	107	53	21	1,487	962	610	376	223	124	62	24	
3	1,944	1,256	795	488	289	159	78	29	2,268	1,465	927	570	337	185	91	33	
4	2,614	1,685	1,064	652	383	208	100	35	3,050	1,966	1,241	760	447	243	117	41	
5	3,366	2,242	1,419	860	500	271	128	44	3,895	2,529	1,617	963	554	284	127	45	
6	4,185	2,822	1,815	1,072	624	344	156	53	4,795	3,124	2,014	1,176	663	343	156	51	
7	5,068	3,427	2,174	1,299	764	429	194	62	5,755	3,763	2,444	1,385	716	372	175	56	
8	6,012	4,056	2,563	1,544	881	524	242	71	6,775	4,444	2,904	1,604	805	411	194	61	
9	7,025	4,719	2,992	1,808	988	600	280	80	7,855	5,144	3,344	1,823	904	450	213	66	
10	8,120	5,426	3,461	2,091	1,092	684	328	89	8,995	5,944	3,904	2,042	1,003	489	232	71	
11	9,297	6,177	3,960	2,304	1,209	773	376	98	10,295	6,744	4,444	2,261	1,102	528	251	76	
12	10,556	6,972	4,499	2,537	1,332	867	424	107	11,755	7,644	5,084	2,480	1,201	567	270	81	
13	11,897	7,821	5,078	2,790	1,460	966	472	116	13,375	8,644	5,724	2,719	1,300	606	289	86	
14	13,320	8,724	5,697	3,063	1,593	1,070	520	125	15,165	9,744	6,464	2,958	1,409	645	308	91	
15	14,835	9,681	6,356	3,356	1,731	1,179	564	134	17,135	10,944	7,304	3,207	1,508	684	327	96	
16	16,440	10,692	7,055	3,669	1,896	1,293	608	143	19,285	12,244	8,044	3,456	1,607	723	346	101	
17	18,145	11,757	7,794	3,992	2,079	1,422	652	152	21,635	13,644	8,944	3,715	1,706	762	365	106	
18	20,050	12,876	8,573	4,335	2,280	1,566	706	161	24,185	15,144	9,944	4,074	1,805	801	384	111	
19	22,165	14,051	9,402	4,688	2,505	1,725	760	170	26,935	16,744	11,044	4,413	1,904	840	403	116	
20	24,490	15,292	10,291	5,057	2,744	1,899	814	179	30,385	18,444	12,244	4,762	2,003	879	422	121	
21	27,035	16,601	11,240	5,440	3,003	2,088	868	188	34,535	20,244	13,544	5,111	2,102	918	441	126	
22	30,800	18,080	12,259	5,849	3,282	2,292	922	197	39,385	22,144	14,944	5,460	2,201	957	460	131	
23	34,895	19,639	13,338	6,272	3,581	2,511	976	206	44,935	24,144	16,444	5,809	2,300	1,006	479	136	
24	40,230	21,278	14,477	6,721	3,890	2,745	1,030	215	51,185	26,244	18,044	6,158	2,409	1,055	498	141	
25	46,965	23,007	15,676	7,180	4,219	3,004	1,084	224	58,235	28,344	19,744	6,507	2,508	1,104	517	146	
26	54,100	24,826	16,945	7,649	4,568	3,288	1,138	233	66,085	30,544	21,544	6,856	2,607	1,153	536	151	
27	62,735	26,735	18,284	8,128	4,937	3,592	1,192	242	75,635	32,844	23,444	7,205	2,706	1,202	555	156	
28	72,870	28,734	19,693	8,617	5,326	3,916	1,246	251	86,985	35,244	25,444	7,554	2,805	1,251	574	161	
29	84,605	30,823	21,172	9,116	5,735	4,260	1,300	260	99,435	37,744	27,544	7,903	2,904	1,300	593	166	
30	97,940	32,992	22,721	9,625	6,164	4,624	1,354	269	113,585	40,244	29,744	8,252	3,003	1,349	612	171	
31	112,875	35,241	24,340	10,144	6,623	5,008	1,408	278	129,435	42,844	31,944	8,601	3,102	1,398	631	176	
32	130,510	37,570	26,069	10,683	7,102	5,422	1,462	287	147,085	45,444	34,244	8,950	3,201	1,447	650	181	
33	150,045	39,979	27,878	11,242	7,581	5,866	1,516	296	166,535	48,144	36,644	9,299	3,300	1,496	669	186	
34	172,480	42,468	29,767	11,891	8,080	6,340	1,570	305	187,885	50,944	39,144	9,698	3,409	1,545	688	191	
35	200,915	45,037	31,746	12,550	8,599	6,844	1,624	314	212,135	53,844	41,744	10,097	3,508	1,594	707	196	
36	236,350	47,686	33,815	13,219	9,138	7,378	1,678	323	242,385	56,844	44,444	10,496	3,607	1,643	726	201	
37	280,785	50,415	35,974	13,908	9,707	7,942	1,732	332	278,635	59,944	47,244	10,895	3,706	1,692	745	206	
38	335,220	53,224	38,223	14,617	10,306	8,536	1,786	341	320,885	63,144	50,144	11,294	3,805	1,741	764	211	
39	392,655	56,113	40,662	15,346	10,935	9,160	1,840	350	370,135	66,444	52,544	11,693	3,904	1,790	783	216	
40	464,090	59,082	43,291	16,105	11,594	9,814	1,894	359	427,385	69,844	55,044	12,092	4,003	1,839	802	221	
41	551,525	62,131	46,020	16,894	12,283	10,508	1,948	368	492,635	73,344	57,644	12,491	4,102	1,888	821	226	
42	656,960	65,260	48,849	17,713	13,012	11,242	1,999	377	570,885	76,944	60,444	12,890	4,201	1,937	840	231	

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60	
Pay at Hire	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	
J&S	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Years of Service																	
2	1,402	908	576	355	211	117	59	23	1,635	1,058	671	415	246	137	68	26	
3	2,140	1,382	874	537	318	175	85	32	2,496	1,612	1,020	627	371	204	100	37	
4	2,877	1,855	1,170	717	421	229	110	39	3,357	2,164	1,365	837	492	267	129	45	
5	3,614	2,328	1,464	856	524	282	135	46	4,218	2,737	1,736	1,046	601	311	148	52	
6	4,351	2,801	1,758	995	627	335	160	53	5,079	3,308	2,147	1,255	710	360	167	58	
7	5,088	3,274	2,052	1,134	730	388	185	60	5,940	3,879	2,556	1,464	819	409	186	64	
8	5,825	3,747	2,346	1,273	833	441	210	67	6,801	4,450	2,965	1,673	928	458	205	70	
9	6,562	4,220	2,640	1,412	936	494	235	74	7,662	5,021	3,274	1,882	1,037	507	224	76	
10	7,299	4,693	2,934	1,551	1,039	547	260	81	8,523	5,592	3,583	2,091	1,146	556	243	82	
11	8,036	5,166	3,228	1,690	1,142	600	285	88	9,384	6,163	3,892	2,290	1,255	605	262	88	
12	8,773	5,639	3,522	1,829	1,245	653	310	95	10,245	6,734	4,201	2,490	1,364	654	281	94	
13	9,510	6,112	3,816	1,968	1,348	706	335	102	11,106	7,305	4,510	2,689	1,473	703	300	100	
14	10,247	6,585	4,110	2,107	1,451	759	360	109	11,967	7,876	4,819	2,888	1,582	752	319	106	
15	10,984	7,058	4,404	2,246	1,554	812	385	116	12,828	8,447	5,128	3,087	1,691	801	338	112	
16	11,721	7,531	4,698	2,385	1,657	865	410	123	13,689	9,018	5,437	3,286	1,800	850	357	118	
17	12,458	7,999	4,992	2,524	1,760	918	435	130	14,550	9,589	5,746	3,485	1,909	909	376	124	
18	13,195	8,472	5,286	2,663	1,863	971	460	137	15,411	10,160	6,055	3,684	2,018	958	395	130	
19	13,932	8,945	5,580	2,802	1,966	1,024	485	144	16,272	10,731	6,364	3,883	2,127	1,007	414	136	
20	14,669	9,418	5,874	2,941	2,069	1,077	510	151	17,133	11,302	6,653	4,082	2,236	1,056	433	142	
21	15,406	9,891	6,168	3,080	2,172	1,130	535	158	18,004	11,873	6,942	4,281	2,345	1,105	452	148	
22	16,143	10,364	6,462	3,219	2,275	1,183	560	165	18,865	12,444	7,231	4,480	2,454	1,154	471	154	
23	16,880	10,837	6,756	3,358	2,378	1,236	585	172	19,726	13,015	7,520	4,679	2,563	1,203	490	160	
24	17,617	11,310	7,050	3,497	2,481	1,289	610	179	20,587	13,586	7,809	4,878	2,672	1,252	509	166	
25	18,354	11,783	7,344	3,636	2,584	1,342	635	186	21,448	14,157	8,098	5,077	2,781	1,301	528	172	
26	19,091	12,256	7,638	3,775	2,687	1,395	660	193	22,309	14,728	8,387	5,276	2,890	1,350	547	178	
27	19,828	12,729	7,932	3,914	2,790	1,448	685	200	23,170	15,299	8,676	5,475	3,009	1			

State Universities Retirement System of Illinois Tier 2 - Difference in Employer Provided Annual Benefit Amounts - Lump Sum Balances are Assumed to Be Annuitized Based on Future Annuity Rates (4.0% Interest Rate)

Plan Key Traditional Portable RSP

**In cases where the benefit provided from the Traditional and Portable Plan are equal, the Traditional Plan is indicated as having the higher value due to the J&S provision.*

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Pay at Hire	80,000	80,000	80,000	80,000	80,000	80,000	80,000	80,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000
J&S	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%
Years of Service																
2	1,698	1,099	697	431	255	142	71	27	1,911	1,237	785	484	287	159	80	31
3	2,592	1,674	1,060	651	385	211	104	39	2,916	1,883	1,192	733	433	238	118	43
4	3,485	2,247	1,419	869	510	277	133	46	3,903	2,516	1,588	973	571	312	150	52
5	9,822	6,433	4,145	2,615	1,601	926	507	243	10,371	6,757	4,326	2,706	1,638	980	528	245
6	11,734	7,671	4,931	3,100	1,890	1,090	591	278	11,493	7,425	4,701	2,897	1,717	1,038	537	227
7	13,205	8,597	5,498	3,433	2,084	1,226	656	300	12,178	7,783	4,860	2,937	1,703	1,032	501	179
8	14,277	9,240	5,865	3,625	2,192	1,303	679	366	12,470	7,864	4,822	2,840	1,608	970	428	161
9	15,002	9,641	6,062	3,698	2,230	1,329	670	426	12,423	7,707	4,619	2,628	1,446	861	324	121
10	15,434	9,835	6,115	3,673	1,968	0	0	0	12,096	7,353	4,279	2,321	1,231	0	0	0
11	15,592	9,837	6,034	3,555	703	0	0	0	11,505	6,818	3,813	1,928	968	0	0	0
12	15,494	9,662	5,831	3,368	0	0	0	0	10,674	6,114	3,230	1,472	662	0	0	0
13	15,189	9,342	5,528	3,126	0	0	0	0	9,650	5,277	2,557	972	0	0	0	0
14	14,692	8,889	5,134	2,837	0	0	0	0	8,450	4,319	1,802	431	0	0	0	0
15	14,019	8,314	4,655	2,504	0	0	0	0	7,088	3,250	971	146	0	0	0	0
16	13,183	7,629	4,102	2,134	0	0	0	0	5,578	2,082	73	752	0	0	0	0
17	12,213	6,851	3,506	1,732	0	0	0	0	3,950	833	856	1,381	0	0	0	0
18	11,119	5,989	2,872	1,304	0	0	0	0	2,215	487	1,813	2,029	0	0	0	0
19	9,913	5,052	2,205	853	0	0	0	0	384	1,871	2,790	2,692	0	0	0	2,351
20	8,607	4,048	1,599	383	0	0	0	376	1,532	3,312	3,787	3,367	0	0	0	2,985
21	7,221	2,992	794	102	0	0	0	239	3,511	4,791	4,791	4,047	0	0	853	3,746
22	5,778	1,914	64	0	0	0	48	62	5,530	6,276	5,800	4,730	0	0	3,653	4,655
23	4,283	818	678	0	0	0	129	166	7,583	7,766	6,810	4,655	0	0	4,453	5,742
24	2,743	289	1,429	0	0	0	350	456	9,664	9,254	7,820	2,901	0	3,219	5,396	7,041
25	1,167	1,408	2,187	0	0	499	622	822	11,765	10,737	8,826	976	0	5,222	6,507	8,594
26	439	2,532	2,948	0	0	759	956	1,279	13,880	12,214	9,827	0	2,390	6,205	7,818	10,450
27	2,050	3,659	3,711	0	982	1,071	1,365	1,847	15,983	13,680	10,820	0	7,884	7,347	9,364	12,665
28	3,664	4,785	4,474	0	2,788	1,444	1,862	2,547	18,069	15,133	11,804	2,396	9,168	8,677	11,189	15,309
29	5,275	5,908	5,234	297	3,365	1,888	2,464	3,409	20,136	16,570	12,776	9,286	10,639	10,226	13,345	18,463
30	6,881	7,026	5,989	5,136	4,036	2,417	3,193	4,463	22,181	17,990	13,736	12,340	12,330	12,033	15,893	22,219
31	8,477	8,135	6,739	5,994	4,814	3,047	4,072	5,747	24,201	19,391	14,682	14,140	14,273	14,145	18,907	26,681
32	10,061	9,235	7,481	6,975	5,717	3,795	5,133	7,302	26,192	20,771	15,612	16,186	16,511	16,614	22,471	31,969
33	11,630	10,323	8,599	8,095	6,766	4,683	6,408	9,174	28,154	22,127	17,729	18,514	19,092	19,504	26,686	38,209
34	13,181	11,397	9,864	9,377	7,985	5,737	7,938	11,413	30,083	23,460	20,117	21,168	22,074	22,891	31,671	45,540
35	14,713	12,456	11,294	10,845	9,403	6,987	9,768	14,076	31,978	24,767	22,811	24,196	25,526	26,864	37,557	54,122
36	16,217	13,494	12,910	12,523	11,049	8,461	11,939	17,205	33,831	26,042	25,850	27,653	29,522	31,520	44,481	64,100
37	17,690	14,508	14,736	14,443	12,962	10,197	14,506	20,867	35,639	27,285	29,284	31,605	34,154	36,978	52,609	75,672
38	19,132	16,433	16,804	16,644	15,184	12,241	17,526	25,126	37,403	30,701	33,168	36,133	39,530	43,377	62,108	89,039
39	20,543	18,590	19,148	19,172	17,771	14,644	21,057	30,058	39,121	34,530	37,569	41,329	45,781	50,882	73,164	104,438
40	21,921	21,014	21,808	22,078	17,465	25,168	35,736	40,795	38,829	42,565	47,307	53,055	59,671	68,989	122,099	
41	23,266	23,737	24,833	25,429	24,292	20,765	29,924	42,249	42,422	43,664	48,247	54,199	61,534	69,944	100,792	142,306
42	24,577	26,805	28,278	29,295	28,382	24,617	35,409	49,684	44,004	49,108	54,722	62,153	71,420	81,930	117,847	165,353

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Pay at Hire	80,000	80,000	80,000	80,000	80,000	80,000	80,000	80,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000
J&S	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Years of Service																
2	1,869	1,209	767	473	281	156	78	30	2,103	1,361	863	533	316	176	88	34
3	2,853	1,843	1,166	717	424	232	114	42	3,210	2,073	1,312	807	477	262	129	47
4	3,836	2,473	1,561	956	561	305	147	52	4,295	2,769	1,747	1,071	629	344	166	58
5	10,810	7,080	4,561	2,877	1,762	1,019	558	268	11,414	7,437	4,761	2,977	1,802	1,078	581	270
6	12,914	8,442	5,428	3,412	2,080	1,200	651	307	12,650	8,172	5,174	3,189	1,889	1,144	591	250
7	14,534	9,462	6,051	3,777	2,294	1,350	722	329	13,404	8,566	5,348	3,232	1,875	1,136	552	197
8	15,713	10,170	6,455	3,990	2,412	1,433	748	404	13,724	8,655	5,307	3,125	1,770	1,068	471	177
9	16,512	10,611	6,672	4,071	2,454	1,463	737	472	13,673	8,482	5,083	2,892	1,592	947	356	134
10	16,987	10,824	6,730	4,043	2,430	1,157	927	935	13,312	8,093	4,710	2,554	1,355	1,224	983	991
11	17,159	10,827	6,642	3,912	2,265	1,264	1,015	1,107	12,663	7,504	4,196	2,122	1,066	1,333	1,069	1,166
12	17,053	10,634	6,417	3,706	1,053	1,369	1,099	1,299	11,748	6,729	3,556	1,621	729	1,437	1,154	1,365
13	16,718	10,282	6,084	3,440	166	1,470	1,271	1,516	10,621	5,808	2,815	1,069	357	1,538	1,330	1,587
14	16,170	9,783	5,650	3,122	1,376	1,567	1,463	1,760	9,300	4,754	1,982	474	44	1,636	1,526	1,836
15	15,429	9,151	5,123	2,756	2,086	1,663	1,676	2,036	7,800	3,577	1,069	159	614	1,731	1,744	2,120
16	14,510	8,396	4,515	2,348	2,200	1,754	1,914	2,347	6,140	2,291	81	828	1,730	1,822	1,989	2,439
17	13,441	7,540	3,859	1,906	2,311	1,843	2,180	2,701	4,347	916	943	1,520	2,387	1,911	2,261	113
18	12,237	6,592	3,160	1,435	2,419	2,078	2,478	633	2,438	537	1,995	2,233	2,495	2,152	2,566	2,112
19	10,910	5,561	2,426	939	2,522	2,338	2,814	554	423	2,060	3,071	2,963	2,598	2,417	2,910	2,737
20	9,473	4,455	1,660	421	2,622	2,628	3,192	439	1,686	3,644	4,168	3,706	2,698	2,713	1,171	3,496
21	7,948	3,293	874	111	2,719	2,950	218	282	3,863	5,272	4,455	2,795	3,043	3,043	3,405	4,411
22	6,359	2,107	71	656	2,812	3,310	56	74	6,087	6,909	6,383	5,207	2,888	2,241	4,206	5,514
23	4,713	902	746	1,209	3,127	3,218	149	198	8,347	8,547	7,495	5,960	3,209	3,227	5,156	6,842
24	3,019	319	1,572	40	3,477	322	407	547	10,636	10,185	8,607	6,712	3,565	4,964	6,282	8,441
25	1,286	1,550	2,407	1,945	3,864	569	729	992	12,949	11,818	9,714	5,493	1,931	5,952	7,610	10,363
26	483	2,787	3,245	3,936	660	870	1,127	1,551	15,276	13,443	10,816	3,517	7,568	7,108	9,206	12,675
27	2,257	4,027	4,084	4,035	2,572	1,233	1,617	2,252	17,591	15,056	11,908	1,367	8,858	8,461	11,091	15,452
28	4,033	5,266	4,923</													

State Universities Retirement System of Illinois Tier 2 - Difference in Employer Provided Annual Benefit Amounts - Lump Sum Balances are Assumed to Be Annuitized Based on Future Annuity Rates (4.0% Interest Rate)

Plan Key Traditional Portable RSP

**In cases where the benefit provided from the Traditional and Portable Plan are equal, the Traditional Plan is indicated as having the higher value due to the J&S provision.*

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Pay at Hire	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	110,000	110,000	110,000	110,000	110,000	110,000	110,000	110,000
J&S	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%
Years of Service																
2	2,123	1,374	872	538	319	178	88	34	2,253	1,457	922	569	338	189	95	37
3	3,116	2,011	1,271	781	460	257	127	47	3,010	1,934	1,217	745	437	247	121	45
4	3,864	2,483	1,562	954	559	313	152	53	3,520	2,247	1,404	852	496	280	135	49
5	9,167	5,844	3,636	2,188	1,250	744	351	114	7,073	4,300	2,503	1,359	647	328	51	102
6	9,501	5,941	3,602	2,085	1,119	658	259	25	6,617	3,828	2,057	962	306	98	143	261
7	9,401	5,733	3,351	1,832	899	511	124	92	5,732	3,051	1,399	416	121	191	378	448
8	8,911	5,250	2,909	1,445	601	309	47	213	4,461	2,005	551	261	623	532	646	679
9	8,093	4,536	2,306	947	239	64	248	370	2,871	735	452	1,045	1,183	912	941	966
10	7,005	3,636	1,573	360	168	0	0	0	1,024	713	1,577	1,912	1,785	0	0	0
11	5,669	2,562	721	309	620	0	0	0	1,059	2,325	2,814	2,856	2,424	0	0	0
12	4,103	1,329	240	1,032	1,109	0	0	0	3,360	4,086	4,155	3,847	3,097	0	0	0
13	2,359	25	1,283	1,792	1,624	0	0	0	5,823	5,957	5,568	4,867	3,789	0	0	0
14	455	1,488	2,401	2,585	1,477	0	0	0	8,431	7,927	7,046	5,911	4,420	0	0	0
15	1,596	3,052	3,584	3,403	562	0	0	0	11,170	9,983	8,583	6,973	3,672	0	0	0
16	3,778	4,702	4,826	4,247	0	0	0	0	14,027	12,118	10,169	8,052	2,761	0	0	0
17	6,063	6,423	6,089	5,103	0	0	0	0	16,968	14,309	11,765	9,136	1,689	0	0	2,567
18	8,439	8,201	7,367	5,971	0	0	0	3,675	19,987	16,547	13,366	10,224	454	0	0	7,564
19	10,897	10,033	8,656	6,845	0	0	0	5,761	23,069	18,825	14,965	11,310	0	0	55	9,493
20	13,422	11,908	9,952	7,725	0	0	622	7,006	26,205	21,136	16,563	12,394	0	0	4,858	11,390
21	15,994	13,811	11,246	8,602	0	0	5,911	8,480	29,370	23,461	18,146	13,468	0	0	10,788	13,624
22	18,589	15,705	12,534	9,474	0	0	8,021	10,222	32,540	25,764	19,713	14,529	0	2,733	12,754	16,254
23	21,201	17,587	13,813	10,340	0	3,205	9,527	12,285	35,710	28,040	21,260	15,577	0	8,503	15,011	19,357
24	23,823	19,455	15,081	9,287	0	9,154	11,287	14,729	38,873	30,287	22,786	15,530	2,909	14,307	17,639	23,021
25	26,448	21,304	16,336	7,530	2,919	10,709	13,345	17,627	42,024	32,502	24,290	13,940	8,879	16,617	20,705	27,348
26	29,072	23,133	17,576	5,597	9,284	12,506	15,757	21,062	45,157	34,682	25,769	12,168	16,024	19,276	24,287	32,464
27	31,666	24,937	18,799	3,488	14,185	14,582	18,585	25,138	48,240	36,827	27,222	10,214	20,847	22,344	28,477	38,516
28	34,226	26,718	20,004	10,105	16,332	16,988	21,906	29,972	51,273	38,933	28,649	17,660	23,898	25,888	33,383	45,675
29	36,749	28,470	21,189	17,867	18,787	19,777	25,809	35,707	54,253	40,999	30,046	25,359	27,380	29,990	39,137	54,147
30	39,233	30,192	22,353	20,365	21,597	23,017	30,400	42,499	57,177	43,025	31,414	28,809	31,363	34,746	45,893	64,159
31	41,676	31,884	23,494	23,195	24,821	26,788	35,806	50,529	60,043	45,007	32,752	32,713	35,925	40,274	53,833	75,968
32	44,075	33,543	24,813	26,405	28,524	31,181	42,175	60,001	62,850	46,947	34,058	37,139	41,159	46,705	63,171	89,872
33	46,429	35,169	27,119	30,053	32,786	36,310	49,681	71,134	65,977	48,842	38,398	42,164	47,177	54,200	74,158	106,181
34	48,736	36,760	31,429	34,205	37,700	42,304	58,528	84,160	68,282	50,691	43,282	47,876	54,110	62,949	87,090	125,230
35	50,996	38,315	35,498	38,937	43,379	49,316	68,945	99,354	70,905	52,495	48,782	54,384	62,114	73,171	102,296	147,414
36	53,197	39,828	40,085	44,334	49,947	57,521	81,172	116,972	73,455	54,246	54,981	61,804	71,369	85,124	120,126	173,106
37	55,341	41,300	45,265	50,501	57,555	67,125	95,499	137,364	75,933	55,945	61,977	70,281	82,082	99,107	140,998	202,810
38	57,425	46,332	51,123	57,562	66,381	78,375	112,218	160,877	78,339	62,657	69,889	79,983	94,507	115,475	165,399	237,032
39	59,452	51,973	57,760	65,667	76,637	91,554	131,649	187,920	80,673	70,181	78,851	91,116	108,941	134,642	193,607	276,361
40	61,420	58,305	65,291	74,988	88,569	106,980	154,165	218,903	82,936	78,625	89,020	103,918	125,732	157,069	226,346	321,396
41	63,329	65,424	73,857	85,733	102,474	125,001	180,132	254,325	85,128	88,117	100,585	118,677	145,296	183,261	264,088	372,858
42	65,181	73,442	83,618	98,137	118,685	146,022	210,036	294,703	87,250	98,808	113,763	135,715	168,105	213,805	307,534	431,504

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Pay at Hire	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	110,000	110,000	110,000	110,000	110,000	110,000	110,000	110,000
J&S	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Years of Service																
2	2,337	1,512	959	592	351	195	98	37	2,480	1,603	1,015	626	371	209	104	41
3	3,430	2,213	1,398	859	507	283	140	51	3,313	2,129	1,340	820	482	272	133	50
4	4,253	2,733	1,719	1,050	615	345	166	59	3,874	2,473	1,544	938	545	308	149	54
5	10,090	6,432	4,002	2,407	1,376	818	387	125	7,284	4,733	2,755	1,495	712	360	56	112
6	10,457	6,539	3,964	2,295	1,232	725	285	27	7,883	4,212	2,264	1,058	337	108	157	288
7	10,347	6,310	3,688	2,016	990	562	136	102	6,308	3,358	1,539	458	133	211	415	493
8	9,807	5,778	3,202	1,590	661	341	52	235	4,910	2,206	607	287	685	586	712	750
9	8,907	4,993	2,538	1,042	264	71	272	411	3,160	809	497	1,150	1,302	1,005	1,037	1,071
10	7,710	4,002	1,732	396	185	1,263	1,014	1,022	1,127	785	1,735	2,105	1,965	1,287	1,033	1,041
11	6,240	2,820	794	340	682	1,371	1,101	1,201	1,166	2,559	3,098	3,143	2,669	1,395	1,120	2,222
12	4,516	1,462	263	1,136	1,220	1,476	1,185	1,402	3,698	4,497	4,573	4,234	3,409	1,499	1,203	1,424
13	2,597	28	1,413	1,973	1,787	1,577	1,363	1,627	6,408	6,557	6,128	5,357	4,170	1,600	1,384	1,651
14	501	1,638	2,642	2,844	2,377	1,675	1,562	1,880	9,279	8,724	7,755	6,505	4,949	1,699	1,584	1,907
15	1,756	3,358	3,944	3,746	2,890	1,770	1,784	2,167	12,293	10,988	9,446	7,675	5,744	1,794	1,808	1,037
16	4,158	5,176	5,311	4,673	2,951	1,862	2,031	358	15,437	13,337	11,192	8,863	5,521	1,886	2,057	2,885
17	6,673	7,068	6,701	5,616	849	1,950	2,307	4,078	18,676	15,748	12,949	10,056	4,589	1,973	2,335	7,508
18	9,289	9,027	8,108	6,571	413	2,194	2,617	5,456	21,997	18,211	14,710	11,251	3,490	2,219	198	9,129
19	11,993	11,042	9,526	7,533	1,836	2,463	840	6,708	25,389	20,719	16,471	12,448	2,225	2,490	4,976	11,052
20	14,773	13,106	10,954	8,501	2,742	2,762	6,127	8,203	28,840	23,262	18,229	13,641	795	2,112	10,419	13,336
21	17,603	15,200	12,378	9,467	2,839	1,975	7,710	9,985	32,324	25,822	19,972	14,822	802	2,550	12,387	16,044
22	20,459	17,285	13,795	10,427	2,933	3,104	9,237	12,108	35,814	28,356	21,696	15,991	2,565	8,290	14,688	19,254
23	23,333	19,357	15,203	11,381	2,833	8,811	11,030	14,639	39,303	30,861	23,399	17,144	2,281	13,883	17,381	23,066
24	26,219	21,413	16,598	12,326	2,362	10,382	13,140	17,655	42,784	33,334	25,079	18,281	8,173	16,227	20,537	27,594
25	29,109	23,447	17,979	12,650	8,672	12,207	15,625	21,253	46,							

State Universities Retirement System of Illinois Tier 2 - Difference in Employer Provided Annual Benefit Amounts - Lump Sum Balances are Assumed to Be Annuitized Based on Future Annuity Rates (4.0% Interest Rate)

Plan Key Traditional Portable RSP

**In cases where the benefit provided from the Traditional and Portable Plan are equal, the Traditional Plan is indicated as having the higher value due to the J&S provision.*

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Pay at Hire	130,000	130,000	130,000	130,000	130,000	130,000	130,000	130,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
J&S	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%
Years of Service																
2	1,684	1,068	663	401	232	128	63	24	797	468	265	144	72	35	15	4
3	1,967	1,228	748	442	251	139	66	25	607	310	141	51	9	0	5	3
4	2,000	1,221	725	417	228	129	60	22	163	17	92	107	94	54	33	12
5	506	470	951	1,132	1,141	929	841	730	6,967	5,882	4,857	3,940	3,150	2,339	1,838	1,429
6	1,528	2,083	2,217	2,118	1,902	1,446	1,237	1,031	10,579	8,636	6,945	5,515	4,331	3,144	2,437	1,872
7	3,985	3,995	3,693	3,248	2,743	2,019	1,671	1,357	14,607	11,683	9,237	7,230	5,586	4,000	3,070	2,337
8	6,817	6,168	5,351	4,505	3,651	2,638	2,135	1,831	19,001	14,983	11,705	9,066	6,902	4,898	3,729	3,063
9	9,951	8,552	7,153	5,861	4,610	3,290	2,621	2,399	23,678	18,480	14,307	10,994	8,258	5,821	4,405	3,922
10	13,316	11,095	9,064	7,288	5,598	0	0	0	28,562	22,117	17,003	12,983	9,634	2,349	0	0
11	16,893	13,782	11,073	8,783	6,614	0	0	0	33,634	25,880	19,784	15,027	11,026	1,902	0	0
12	20,664	16,601	13,170	10,310	7,653	0	0	0	38,874	29,577	22,639	17,091	12,431	1,308	0	0
13	24,565	19,506	15,323	11,850	8,699	0	0	0	44,213	33,696	25,532	19,150	13,832	557	0	0
14	28,581	22,486	17,525	13,396	9,750	0	0	0	49,636	37,687	28,456	21,198	15,225	0	0	952
15	32,697	25,531	19,767	14,946	9,590	0	0	147	55,130	41,721	31,404	23,236	15,397	0	0	4,630
16	36,901	28,632	22,043	16,495	9,000	0	0	4,008	60,681	45,787	34,369	25,256	15,127	0	0	9,283
17	41,157	31,764	24,305	18,035	8,237	0	0	8,885	66,251	49,860	37,297	27,251	14,672	0	3,566	15,077
18	45,458	34,920	26,549	19,561	7,300	0	2,278	14,897	71,834	53,934	40,185	29,217	14,033	0	8,223	22,152
19	49,790	38,092	28,772	21,071	6,190	0	7,062	17,709	77,418	58,000	43,030	31,151	13,210	2,977	13,948	26,199
20	54,146	41,274	30,969	22,564	4,911	1,024	12,956	21,008	82,994	62,054	45,829	33,053	12,206	7,735	20,921	30,934
21	58,498	44,447	33,132	24,032	3,458	5,822	19,742	24,875	88,532	66,073	48,570	34,913	11,019	13,509	28,949	36,475
22	62,819	47,565	35,256	25,471	1,834	11,661	23,077	29,412	94,005	70,008	51,252	36,731	9,649	20,460	33,712	42,965
23	67,106	50,628	37,340	26,883	6,955	18,707	26,943	34,744	99,408	73,858	53,873	38,507	15,827	28,769	39,223	50,580
24	71,352	53,634	39,384	27,641	13,102	25,493	31,430	41,017	104,737	77,623	56,434	39,614	23,166	36,997	45,614	59,526
25	75,553	56,580	41,385	28,389	20,427	29,412	36,648	48,405	109,987	81,299	58,932	38,697	31,837	42,562	53,034	70,048
26	79,703	59,465	43,342	29,938	29,106	33,914	42,730	57,116	115,155	84,890	61,368	37,569	42,037	48,948	61,673	82,436
27	83,768	62,288	45,256	31,294	35,134	39,094	49,825	67,390	120,201	88,391	63,742	36,234	49,790	56,290	71,739	97,032
28	87,747	65,047	47,124	32,370	40,100	45,066	58,115	79,515	125,127	91,803	66,051	46,931	56,712	64,744	83,491	114,235
29	91,638	67,743	48,946	41,356	45,761	51,967	67,817	93,826	129,930	95,127	68,299	57,739	64,597	74,505	97,230	134,519
30	95,442	70,373	50,722	46,817	52,225	59,953	79,185	110,702	134,612	98,362	70,483	65,253	73,594	85,792	113,313	158,414
31	99,155	72,938	52,452	52,992	59,617	69,220	92,523	130,566	139,172	101,510	72,605	73,743	83,877	98,879	132,168	186,512
32	102,777	75,437	54,135	59,983	68,091	79,983	108,182	153,910	143,610	104,569	74,664	83,351	95,658	114,070	154,287	219,502
33	106,307	77,869	60,864	67,912	77,822	92,512	126,578	181,236	147,927	107,539	83,829	94,241	109,177	131,740	180,251	258,085
34	109,750	80,236	68,428	76,919	89,022	107,115	148,197	213,096	152,124	110,422	94,124	106,608	124,732	152,324	210,744	303,034
35	113,100	82,537	76,942	87,171	101,941	124,161	173,581	250,140	156,202	113,220	105,708	120,678	142,665	176,338	246,524	355,255
36	116,349	84,763	86,532	98,854	116,869	144,075	203,315	292,986	160,148	115,922	118,754	136,708	163,382	204,380	288,416	415,620
37	119,496	86,917	97,353	112,196	134,140	167,354	238,092	342,468	167,965	118,531	133,472	155,011	187,345	237,150	337,389	485,297
38	122,544	97,161	109,584	127,464	154,166	194,586	278,611	399,421	167,655	132,371	150,104	175,950	215,122	275,472	394,425	565,455
39	125,494	108,639	123,436	144,977	177,419	226,459	325,633	464,820	171,220	147,874	168,938	199,967	247,371	320,315	460,591	657,464
40	128,346	121,518	139,152	165,112	204,463	263,734	380,056	539,654	174,663	165,269	190,304	227,577	284,870	372,744	537,146	762,711
41	131,103	135,996	157,022	188,323	235,963	307,249	442,761	625,122	177,984	184,822	214,596	259,400	328,545	433,938	625,325	882,879
42	133,766	152,298	177,385	215,111	272,685	357,977	514,912	722,478	181,188	206,836	242,275	296,126	379,452	505,263	726,766	1,019,733

Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Pay at Hire	130,000	130,000	130,000	130,000	130,000	130,000	130,000	130,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
J&S	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Years of Service																
2	1,853	1,176	730	441	255	141	69	26	876	516	292	158	80	39	16	4
3	2,166	1,352	824	488	275	153	72	26	669	341	155	57	9	0	7	4
4	2,202	1,343	799	458	251	141	65	24	180	20	101	119	104	60	37	13
5	556	517	1,046	1,245	1,256	1,023	926	803	7,669	6,474	5,345	4,336	3,467	2,575	2,024	1,574
6	1,681	2,293	2,440	2,331	2,093	1,591	1,362	1,135	11,643	9,505	7,643	6,070	4,767	3,463	2,683	2,061
7	4,386	4,397	4,065	3,576	3,019	2,222	1,839	1,493	16,077	12,858	10,166	7,958	6,148	4,403	3,379	2,572
8	7,503	6,789	5,889	4,958	4,019	2,903	2,350	2,023	20,912	16,490	12,882	9,979	7,596	5,390	4,104	3,384
9	10,951	9,412	7,873	6,450	5,073	3,621	2,884	2,661	26,060	20,339	15,747	12,100	9,088	6,407	4,848	4,350
10	14,656	12,210	9,976	8,022	6,162	4,032	3,143	3,436	31,436	24,342	18,714	14,289	10,603	4,108	1,043	1,051
11	18,593	15,168	12,187	9,666	7,280	4,68	1,129	1,232	37,018	28,484	21,775	16,539	12,136	3,827	1,129	1,232
12	22,743	18,271	14,495	11,348	8,423	241	1,214	1,436	42,785	32,750	24,916	18,811	13,682	3,391	1,214	1,436
13	27,036	21,468	16,866	13,041	9,575	1,102	1,395	1,664	48,661	37,085	28,101	21,075	15,223	2,794	1,395	1,664
14	31,456	24,748	19,288	14,744	10,731	1,711	1,596	363	54,630	41,479	31,319	23,332	16,758	2,037	1,596	4,671
15	35,986	28,100	21,756	16,450	11,890	1,806	1,820	4,180	60,676	45,918	34,563	25,573	18,281	1,119	226	9,289
16	40,613	31,512	24,260	18,155	12,372	1,898	1,496	9,044	66,785	50,393	37,826	27,798	19,115	43	3,431	15,087
17	45,298	34,959	26,750	19,849	11,780	1,986	2,274	14,391	72,917	54,877	41,050	29,993	18,863	1,195	8,030	21,522
18	50,031	38,433	29,220	21,529	11,009	2,232	7,020	17,248	79,061	59,360	44,227	32,156	18,419	2,567	13,730	25,648
19	54,799	41,924	31,665	23,192	10,059	744	12,907	20,618	85,207	63,836	47,358	34,285	17,785	7,232	20,717	30,502
20	59,593	45,427	34,085	24,835	8,932	5,471	19,216	24,596	91,343	68,297	50,439	36,378	16,962	12,945	28,296	36,218
21	64,383	48,917	36,465	26,449	7,627	11,265	22,617	29,293	97,438	72,719	53,					

State Universities Retirement System of Illinois Tier 2 - Difference in Employer Provided Annual Benefit Amounts - Lump Sum Balances are Assumed to Be Annuitized Based on Future Annuity Rates (4.0% Interest Rate)

Plan Key Traditional Portable RSP

**In cases where the benefit provided from the Traditional and Portable Plan are equal, the Traditional Plan is indicated as having the higher value due to the J&S provision.*

Age at Hire	25	30	35	40	45	50	55	60
Pay at Hire	170,000	170,000	170,000	170,000	170,000	170,000	170,000	170,000
J&S	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%	66.67%
Years of Service								
2	90	132	133	113	88	58	34	16
3	753	608	467	340	233	139	77	31
4	1,674	1,256	910	632	416	237	125	45
5	14,440	11,294	8,763	6,748	5,159	3,749	2,835	2,129
6	19,629	15,189	11,672	8,911	6,760	4,842	3,638	2,713
7	25,230	19,370	14,781	11,212	8,429	5,982	4,470	3,317
8	31,184	23,797	18,059	13,628	10,152	7,157	5,324	4,295
9	37,406	28,408	21,461	16,128	11,906	8,353	6,190	5,444
10	43,809	33,140	24,943	18,677	13,669	9,744	7,200	5,600
11	50,374	37,979	28,495	21,272	15,438	11,144	8,300	6,300
12	57,084	42,913	32,107	23,871	17,209	12,600	9,300	7,000
13	63,861	47,886	35,740	26,449	18,964	14,097	10,300	7,800
14	70,692	52,888	39,387	29,001	20,701	15,422	11,300	8,500
15	77,562	57,910	43,041	31,525	22,204	16,585	12,300	9,113
16	84,460	62,942	46,695	34,017	23,541	17,600	13,100	9,558
17	91,346	67,957	50,289	36,467	24,710	18,474	13,800	10,000
18	98,211	72,949	53,821	38,872	25,666	19,300	14,400	10,400
19	105,046	77,909	57,288	41,230	26,820	20,074	14,900	10,800
20	111,842	82,834	60,688	43,541	27,937	20,800	15,300	11,200
21	118,566	87,699	64,009	45,795	28,910	21,474	15,600	11,600
22	125,190	92,451	67,248	47,991	29,950	22,100	15,900	12,000
23	131,657	97,088	70,406	50,130	30,940	22,674	16,200	12,400
24	137,952	101,611	73,483	51,587	31,880	23,200	16,500	12,800
25	144,075	106,015	76,479	51,006	32,774	23,674	16,800	13,200
26	150,027	110,290	79,394	50,199	33,620	24,100	17,100	13,600
27	155,810	114,438	82,227	49,174	34,420	24,474	17,400	14,000
28	161,427	118,459	84,979	61,492	35,210	24,800	17,700	14,400
29	166,879	122,357	87,652	74,123	35,870	25,074	18,000	14,800
30	172,169	126,131	90,244	83,689	36,490	25,300	18,300	15,200
31	177,297	129,786	92,758	94,494	37,060	25,474	18,600	15,600
32	182,266	133,321	95,193	106,718	37,680	25,600	18,900	16,000
33	187,080	136,738	106,793	120,571	38,250	25,674	19,200	16,400
34	191,740	140,040	119,820	136,298	38,770	25,700	19,500	16,800
35	196,248	143,231	134,475	154,185	39,240	25,724	19,800	17,200
36	200,608	146,308	150,977	174,563	39,660	25,750	20,100	17,600
37	204,822	149,278	169,591	197,825	40,030	25,774	20,400	18,000
38	208,892	166,522	190,625	224,437	40,350	25,800	20,700	18,400
39	212,822	185,834	214,440	254,958	40,620	25,824	21,000	18,800
40	216,614	207,497	241,456	290,041	40,840	25,850	21,300	19,200
41	220,270	231,839	272,170	330,477	41,010	25,874	21,600	19,600
42	223,794	259,242	307,166	377,141	41,130	25,900	21,900	20,000

Age at Hire	25	30	35	40	45	50	55	60
Pay at Hire	170,000	170,000	170,000	170,000	170,000	170,000	170,000	170,000
J&S	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Years of Service								
2	100	145	146	125	96	63	38	18
3	827	670	514	373	257	153	85	34
4	1,842	1,382	1,000	696	459	262	139	50
5	15,893	12,430	9,644	7,426	5,678	4,127	3,121	2,344
6	21,604	16,717	12,846	9,808	7,441	5,329	4,004	2,987
7	27,768	21,319	16,268	12,340	9,278	6,584	4,919	3,651
8	34,322	26,192	19,876	15,000	11,173	7,876	5,859	4,745
9	41,168	31,266	23,620	17,749	13,104	9,193	6,812	6,039
10	48,216	36,473	27,452	20,557	15,045	10,544	7,700	7,000
11	55,442	41,800	31,362	23,412	16,992	11,937	8,600	7,800
12	62,827	47,229	35,337	26,273	18,941	13,374	9,500	8,600
13	70,286	52,703	39,336	29,110	20,872	14,800	10,400	9,400
14	77,804	58,209	43,350	31,919	22,784	16,290	11,300	10,200
15	85,365	63,735	47,371	34,697	24,672	17,800	12,200	11,000
16	92,957	69,274	51,393	37,440	26,529	19,300	13,100	11,800
17	100,536	74,794	55,349	40,136	28,360	20,800	14,000	12,600
18	108,092	80,287	59,235	42,783	30,270	22,300	14,900	13,400
19	115,614	85,747	63,051	45,379	32,150	23,800	15,800	14,200
20	123,093	91,168	66,793	47,922	34,000	25,300	16,700	15,000
21	130,494	96,522	70,448	50,402	35,820	26,800	17,600	15,800
22	137,785	101,752	74,013	52,820	37,620	28,300	18,500	16,600
23	144,903	106,855	77,490	55,173	39,390	29,800	19,400	17,400
24	151,829	111,833	80,876	57,463	41,120	31,300	20,300	18,200
25	158,568	116,680	84,173	59,690	42,810	32,800	21,200	19,000
26	165,120	121,386	87,381	61,858	44,460	34,300	22,100	19,800
27	171,485	125,950	90,499	64,030	46,070	35,800	23,000	20,600
28	177,668	130,377	93,529	66,126	47,640	37,300	23,900	21,400
29	183,668	134,666	96,470	68,146	49,170	38,800	24,800	22,200
30	189,489	138,821	99,323	70,090	50,660	40,300	25,700	23,000
31	195,133	142,842	102,089	71,850	52,110	41,800	26,600	23,800
32	200,603	146,732	104,769	73,520	53,520	43,300	27,500	24,600
33	205,900	150,494	107,370	75,190	54,890	44,800	28,400	25,400
34	211,029	154,129	109,900	76,810	56,220	46,300	29,300	26,200
35	215,991	157,640	112,350	78,380	57,510	47,800	30,200	27,000
36	220,790	161,028	114,710	79,900	58,760	49,200	31,100	27,800
37	225,428	164,295	116,990	81,370	60,070	50,600	32,000	28,600
38	229,907	167,440	119,200	82,790	61,340	52,000	32,900	29,400
39	234,232	170,460	121,350	84,160	62,570	53,300	33,800	30,200
40	238,405	173,350	123,450	85,480	63,760	54,570	34,700	31,000
41	242,430	176,110	125,480	86,750	64,910	55,820	35,600	31,800
42	246,309	178,740	127,450	88,000	66,110	57,030	36,500	32,600