

**20-Year DIA Retirement Plan
(20 or more years of DIA credited service)**

The benefit equals the sum of:

1. 50% of the salary earned in the year before retirement
2. 1.666% times the number of years of service from the earliest retirement date to the actual retirement date times the average earnings during that period.
3. 1.25% times the number of years of all other credited service, not included in (1) or (2), times the final compensation (5-year average earnings with no annual cap)
4. An annuity/reduction for any excess/deficit in regular and ITHP contributions: total amount divided by an annuity factor (this is not specifically stated in the statute but is SOP for all other Tier 2 benefits)

Note: this plan does not include the two-year service enhancement. There is a 32-year service cap on this benefit. That means there is no added service fraction for service beyond 32 years.