

# YOUR Benefit Formula: The Most Important Formula to Know

$$\textit{Service} \times \textit{Multiplier} \times \textit{Pay} = \textit{Base Benefit}$$

Service - years and months of creditable service

Multiplier - percentage set by law

Pay - highest 36 consecutive months of pay

**The more service you have and the higher your pay,  
the higher your monthly benefit amount.**

