

Approximate Cost To Purchase One Year of Service (Effective January 1, 2025)

Annual Salary	Age in Years							Estimated Increase in Monthly Unreduced Pension
	30	35	40	45	50	55	60	
\$ 30,000	\$ 3,461	\$ 3,726	\$ 4,141	\$ 4,708	\$ 5,275	\$ 6,206	\$ 7,196	\$40
\$ 35,000	\$ 4,038	\$ 4,347	\$ 4,831	\$ 5,492	\$ 6,154	\$ 7,240	\$ 8,396	\$47
\$ 40,000	\$ 4,615	\$ 4,968	\$ 5,521	\$ 6,277	\$ 7,034	\$ 8,275	\$ 9,595	\$53
\$ 45,000	\$ 5,192	\$ 5,589	\$ 6,211	\$ 7,061	\$ 7,913	\$ 9,309	\$ 10,795	\$60
\$ 50,000	\$ 5,769	\$ 6,210	\$ 6,902	\$ 7,846	\$ 8,792	\$ 10,343	\$ 11,994	\$67
\$ 55,000	\$ 6,346	\$ 6,831	\$ 7,592	\$ 8,630	\$ 9,671	\$ 11,378	\$ 13,193	\$73
\$ 60,000	\$ 6,923	\$ 7,452	\$ 8,282	\$ 9,415	\$ 10,550	\$ 12,412	\$ 14,393	\$80
\$ 65,000	\$ 7,500	\$ 8,073	\$ 8,972	\$ 10,200	\$ 11,430	\$ 13,446	\$ 15,592	\$87
\$ 70,000	\$ 8,076	\$ 8,694	\$ 9,662	\$ 10,984	\$ 12,309	\$ 14,480	\$ 16,792	\$93
\$ 75,000	\$ 8,760	\$ 9,430	\$ 10,480	\$ 11,914	\$ 13,351	\$ 15,706	\$ 18,213	\$101
\$ 80,000	\$ 9,481	\$ 10,206	\$ 11,343	\$ 12,895	\$ 14,450	\$ 16,999	\$ 19,712	\$110
\$ 85,000	\$ 10,202	\$ 10,983	\$ 12,205	\$ 13,875	\$ 15,549	\$ 18,292	\$ 21,212	\$118
\$ 90,000	\$ 10,923	\$ 11,759	\$ 13,068	\$ 14,856	\$ 16,648	\$ 19,585	\$ 22,711	\$126
\$ 95,000	\$ 11,645	\$ 12,535	\$ 13,931	\$ 15,837	\$ 17,747	\$ 20,878	\$ 24,210	\$135
\$ 100,000	\$ 12,366	\$ 13,311	\$ 14,793	\$ 16,818	\$ 18,846	\$ 22,171	\$ 25,709	\$143
\$ 105,000	\$ 13,087	\$ 14,088	\$ 15,656	\$ 17,798	\$ 19,945	\$ 23,464	\$ 27,209	\$151
\$ 110,000	\$ 13,808	\$ 14,864	\$ 16,519	\$ 18,779	\$ 21,044	\$ 24,756	\$ 28,708	\$160
\$ 115,000	\$ 14,529	\$ 15,640	\$ 17,382	\$ 19,760	\$ 22,143	\$ 26,049	\$ 30,207	\$168
\$ 120,000	\$ 15,250	\$ 16,416	\$ 18,244	\$ 20,740	\$ 23,242	\$ 27,342	\$ 31,706	\$176
\$ 125,000	\$ 15,971	\$ 17,193	\$ 19,107	\$ 21,721	\$ 24,341	\$ 28,635	\$ 33,206	\$185
\$ 130,000	\$ 16,692	\$ 17,969	\$ 19,970	\$ 22,702	\$ 25,440	\$ 29,928	\$ 34,705	\$193
\$ 135,000	\$ 17,413	\$ 18,745	\$ 20,832	\$ 23,683	\$ 26,539	\$ 31,221	\$ 36,204	\$201
\$ 140,000	\$ 18,135	\$ 19,521	\$ 21,695	\$ 24,663	\$ 27,638	\$ 32,514	\$ 37,703	\$210
\$ 145,000	\$ 18,856	\$ 20,298	\$ 22,558	\$ 25,644	\$ 28,737	\$ 33,807	\$ 39,203	\$218
\$ 150,000	\$ 19,577	\$ 21,074	\$ 23,420	\$ 26,625	\$ 29,836	\$ 35,100	\$ 40,702	\$226

Instructions for use:

1. In the left-hand column, find the annual salary closest to yours. If you are part-time, annualize your salary by dividing your annual pay by your annual service. For example, if you were paid \$20,000 and worked 1/2 time, you would divide \$20,000 by 0.5 to arrive at an annualized amount of \$40,000.
2. Follow that row across to the age column that is closest to your age.
3. The number in this box is your approximate cost to buy one year of service. Multiply this number by the years of service you are thinking of purchasing. For example, if you expect to have half a year of service to purchase, multiply the number by 0.5. If you expect to have three years of service to purchase, multiply the number by 3.
4. Continue to follow that row across to the far right-hand column, which shows you (for each year of service purchased) the estimated increase in your monthly pension. Multiply this number by the years of service you are thinking of purchasing.

Notes:

The cost would be based on your actual age and salary, whereas the chart above provides only rough approximations.

Members who are registered for CSSB Online Services can also get an estimate of the service purchase cost through the online Special Service Buy Back estimator.