

TEMPORARY SUPPLEMENT CALCULATION EXAMPLE		
Age at retirement	56.75	56.75
Estimated Social Security (SS) benefit at age 62	\$800	\$400
Unmodified monthly retirement benefit	\$1200	\$1200
TEMPORARY SUPPLEMENT CALCULATION SS benefit <i>multiplied by</i> age factor from table	$\$800 \times .6509 =$ \$520.72	$\$400 \times .6509 =$ \$260.36
SDCERA BENEFIT PRIOR TO AGE 62 Unmodified option <i>plus</i> Temporary Supplement	$\$1200 + \$520.72 =$ \$1,720.72	$\$1200 + \$260.36 =$ \$1,460.36
SDCERA BENEFIT AT AND AFTER AGE 62 Benefit prior to age 62 <i>less</i> SS benefit (<i>estimated</i>)	$\$1,720.72 - \$800 =$ \$920.72	$\$1,460.36 - \$400 =$ \$1,060.36
ESTIMATED COMBINED INCOME AFTER AGE 62 SDCERA benefit <i>plus</i> SS benefit (<i>estimated</i>)	$\$920.72 + \$800 =$ \$1,720.72	$\$1,060.36 + \$400 =$ \$1,460.36
EXAMPLE IF ACTUAL SS BENEFIT IS LESS		
ACTUAL COMBINED INCOME AFTER AGE 62 SDCERA benefit <i>plus</i> SS benefit (<i>actual</i>) (<i>actual is \$200 less than estimated at retirement</i>)	$\$920.72 + \$600 =$ \$1,520.72	$\$1,060.36 + \$200 =$ \$1,260.36

Temporary Supplement Adjustment Factors—Expressed as a % of Social Security benefit				
Age	Exact age	Age ¼ year	Age ½ year	Age + ¾ year
50	39.23	39.97	40.70	41.44
51	42.17	42.97	43.77	44.57
52	45.37	46.24	47.11	47.98
53	48.85	49.80	50.75	51.70
54	52.65	53.69	54.73	55.76
55	56.80	57.94	59.08	60.21
56	61.35	62.60	63.84	65.09
57	66.33	67.70	69.07	70.44
58	71.81	73.32	74.82	76.33
59	77.83	79.50	81.16	82.83
60	84.49	86.33	88.17	90.00
61	91.84	93.88	95.92	97.96

Remember that due to using an *estimated* SS benefit, your *actual* SS benefit may be more or less than the estimated amount. Therefore, “level income” at and after age 62 is not guaranteed and the Temporary Supplement must be considered carefully. This option may be appropriate for you depending on how long you expect to live and the age you plan to retire. You must also determine whether it is to your advantage to receive a higher retirement income prior to age 62, and a reduced amount from SDCERA for the rest of your life—and hope your Social Security makes up the difference after age 62.