| Annual Retirement Income | Marginal COLA | |
|---------------------------|---------------|--|
| ≤ \$20,000 | 2.0% | |
| > \$20,000 and ≤ \$40,000 | 1.5% | |
| > \$40,000 and ≤ \$60,000 | 1.0% | |
| > \$60,000 | 0.25% | |

Year 1 COLA 1.5% Year 2 COLA Schedule Above

| Annual Retirement Income (≤) | Current Annual COLA (2%) | Adjusted Annual COLA | Difference | Effective COLA Rate |
|---------------------------------|-----------------------------|-------------------------|------------|------------------------|
| \$10,000.00 | \$200.00 | \$200.00 | \$0.00 | 2.00% |
| \$20,000.00 | \$400.00 | \$400.00 | \$0.00 | 2.00% |
| \$30,000.00 | \$600.00 | \$550.00 | \$50.00 | 1.83% |
| \$40,000.00 | \$800.00 | \$700.00 | \$100.00 | 1.75% |
| \$50,000.00 | \$1,000.00 | \$800.00 | \$200.00 | 1.60% |
| \$60,000.00 | \$1,200.00 | \$900.00 | \$300.00 | 1.50% |
| \$70,000.00 | \$1,400.00 | \$925.00 | \$475.00 | 1.32% |
| \$80,000.00 | \$1,600.00 | \$950.00 | \$650.00 | 1.19% |
| \$90,000.00 | \$1,800.00 | \$975.00 | \$825.00 | 1.08% |
| \$100,000.00 | \$2,000.00 | \$1,000.00 | \$1,000.00 | 1.00% |
| \$150,000.00 | \$3,000.00 | \$1,125.00 | \$1,875.00 | 0.75% |
| \$200,000.00 | \$4,000.00 | \$1,250.00 | \$2,750.00 | 0.63% |
| \$250,000.00 | \$5,000.00 | \$1,375.00 | \$3,625.00 | 0.55% |