

**Table 53. Traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, 2015**

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	5	5	10	10	15
Management, professional, and related .....	5	5	10	15	15
Management, business, and financial .....	5	5	10	–	15
Professional and related .....	5	5	–	15	15
Service .....	5	5	–	10	15
Sales and office .....	5	5	10	10	15
Sales and related .....	5	–	10	10	10
Office and administrative support .....	5	5	10	–	20
Natural resources, construction, and maintenance .....	5	–	10	10	–
Construction, extraction, farming, fishing, and forestry .....	5	–	10	10	–
Installation, maintenance, and repair .....	5	–	10	–	25
Production, transportation, and material moving .....	5	5	10	10	–
Production .....	5	–	10	–	30
Transportation and material moving .....	5	5	–	10	–
Full time .....	5	5	10	–	15
Part time .....	5	5	10	10	10
Union .....	5	5	10	10	20
Nonunion .....	5	5	10	10	15
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	5	5	10	10	–
Second 25 percent .....	5	5	–	10	15
Third 25 percent .....	5	5	10	–	–
Highest 25 percent .....	5	5	10	–	15
Highest 10 percent .....	5	5	10	–	15
<b>Establishment characteristics</b>					
Goods-producing industries .....	5	5	10	–	–
Construction .....	5	–	10	10	10
Manufacturing .....	5	–	10	15	–
Service-providing industries .....	5	5	10	10	15
Trade, transportation, and utilities .....	5	5	10	10	10
Wholesale trade .....	5	–	10	10	10
Retail trade .....	5	–	10	10	10
Transportation and warehousing .....	5	5	–	10	–
Utilities .....	10	10	10	–	–
Information .....	–	5	–	–	25
Financial activities .....	5	5	5	10	15
Finance and insurance .....	5	5	5	–	–
Credit intermediation and related activities ..	5	5	5	10	10
Insurance carriers and related activities .....	5	5	5	5	–
Education and health services .....	5	5	–	15	15
Educational services .....	–	5	5	–	–
Junior colleges, colleges, and universities ...	3	3	5	10	15
Health care and social assistance .....	5	5	–	15	15

See footnotes at end of table.

**Table 53. Traditional defined benefit plans: Early retirement service requirements,<sup>1</sup> private industry workers, 2015—continued**

(Includes all workers in traditional defined benefit plans with early retirement coverage and a service requirement)

Characteristics	Early retirement service requirements				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	5	5	10	10	15
1 to 49 workers .....	5	5	10	10	15
50 to 99 workers .....	5	5	10	10	—
100 workers or more .....	5	5	10	—	—
100 to 499 workers .....	5	5	10	—	15
500 workers or more .....	5	5	—	—	—
<b>Geographic areas</b>					
Northeast .....	5	5	5	10	15
New England .....	5	5	—	—	15
Middle Atlantic .....	5	5	5	10	—
South .....	5	5	10	—	—
South Atlantic .....	5	5	10	15	15
East South Central .....	5	10	10	10	—
West South Central .....	5	5	—	10	—
Midwest .....	5	5	10	10	—
East North Central .....	5	—	10	10	15
West North Central .....	5	5	10	10	—
West .....	5	5	—	—	15
Mountain .....	5	5	5	—	—
Pacific .....	5	5	10	—	15

<sup>1</sup> Early retirement is the age at which plan participants may retire and receive all accrued benefits, minus a reduction for the number of years by which their retirement age precedes their normal retirement age.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2015."

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.