

Table 34. Defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristic									
All workers	100	27	30	30	35	35	40	72	1
Management, professional, and related	100	28	30	30	35	35	40	72	1
Management, business, and financial	100	34	30	30	35	35	40	66	1
Professional and related	100	24	30	30	35	35	40	75	1
Service	100	19	30	35	35	40	40	81	(¹)
Sales and office	100	28	30	30	35	40	45	71	1
Sales and related	100	—	—	—	—	—	—	86	—
Office and administrative support	100	31	30	30	35	40	45	67	2
Natural resources, construction, and maintenance	100	18	25	30	30	35	35	81	1
Construction, extraction, farming, fishing, and forestry	100	—	—	—	—	—	—	78	—
Production, transportation, and material moving	100	32	25	30	30	35	35	68	—
Transportation and material moving	100	37	30	30	35	35	35	63	—
Full time	100	27	30	30	35	35	40	73	1
Part time	100	29	30	35	40	45	45	71	1
Union	100	24	30	30	35	40	45	75	(¹)
Nonunion	100	28	28	30	35	35	40	71	1
Average wage within the following categories: ²									
Lowest 25 percent	100	29	30	30	40	45	45	71	—
Second 25 percent	100	30	25	30	35	35	35	70	(¹)
Third 25 percent	100	28	30	30	35	35	40	72	1
Highest 25 percent	100	25	30	30	35	35	40	74	1
Highest 10 percent	100	27	30	30	35	35	40	72	1
Establishment characteristic									
Goods-producing industries	100	28	25	30	30	35	35	72	1
Construction	100	—	—	—	—	—	—	88	—
Manufacturing	100	32	25	30	30	35	35	68	—
Service-providing industries	100	27	30	30	35	35	40	73	1
Trade, transportation, and utilities	100	30	30	30	35	40	45	70	—
Information	100	—	—	—	—	—	—	87	—
Financial activities	100	25	30	30	35	40	44	73	2
Finance and insurance	100	23	28	30	35	40	44	75	2
Credit intermediation and related activities	100	—	—	—	—	—	—	91	—
Insurance carriers and related activities	100	46	30	30	35	40	40	46	7
Professional and business services	100	48	30	30	35	35	35	52	—
Education and health services	100	19	30	35	35	35	35	80	1
Educational services	100	—	—	—	—	—	—	92	—
Junior colleges, colleges, and universities	100	—	—	—	—	—	—	96	—
Health care and social assistance	100	20	30	35	35	35	35	79	1

See footnotes at end of table.

Table 34. Defined benefit plans: Maximum benefit provisions, private industry workers, National Compensation Survey, 2010—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Total	Subject to maximum years of credited service	Maximum years of credited service					Not subject to maximum years of credited service	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	100	18	28	30	34	35	45	81	1
1 to 49 workers	100	—	—	—	—	—	—	87	—
50 to 99 workers	100	28	25	30	35	35	45	71	2
100 workers or more	100	29	30	30	35	35	40	70	1
100 to 499 workers	100	32	30	30	35	35	45	68	—
500 workers or more	100	28	30	30	35	35	40	71	1
Geographic area									
New England	100	23	25	25	30	30	40	75	2
Middle Atlantic	100	21	30	30	30	35	40	76	2
East North Central	100	31	30	30	35	35	45	69	(¹)
West North Central	100	27	25	30	35	35	40	73	(¹)
South Atlantic	100	25	25	30	35	35	40	75	—
West South Central	100	—	—	—	—	—	—	65	—
Mountain	100	—	—	—	—	—	—	74	—
Pacific	100	—	—	—	—	—	—	73	—

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20102011.htm.