

**Table 37. Traditional defined benefit plans: Definition of terminal earnings, private industry workers, National Compensation Survey, 2010**

(All workers participating in traditional defined benefit plans with a terminal earnings formula = 100 percent)

Characteristics	Total	Three years			Five years			Other period	Not determinable
		Total	High three	High consecutive three	Total	High five	High consecutive five		
<b>Worker characteristic</b>									
All workers .....	100	13	—	11	81	26	53	6	( <sup>1</sup> )
Management, professional, and related .....	100	—	—	—	82	18	61	—	( <sup>1</sup> )
Management, business, and financial .....	100	—	—	—	81	—	64	—	—
Professional and related .....	100	—	—	—	82	23	59	—	( <sup>1</sup> )
Service .....	100	—	—	—	91	64	—	—	( <sup>1</sup> )
Sales and office .....	100	—	—	—	78	—	57	—	( <sup>1</sup> )
Office and administrative support .....	100	—	—	—	77	—	52	—	( <sup>1</sup> )
Production, transportation, and material moving .....	100	—	—	—	77	—	58	—	—
Full time .....	100	14	—	12	80	27	51	6	( <sup>1</sup> )
Part time .....	100	—	—	—	89	—	72	—	( <sup>1</sup> )
Union .....	100	—	—	—	76	30	46	—	—
Nonunion .....	100	14	—	11	82	25	55	4	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>									
Second 25 percent .....	100	—	—	—	87	38	48	—	( <sup>1</sup> )
Third 25 percent .....	100	—	—	—	82	—	46	—	( <sup>1</sup> )
Highest 25 percent .....	100	—	—	—	77	16	59	7	—
Highest 10 percent .....	100	—	—	—	77	—	60	—	—
<b>Establishment characteristic</b>									
Goods-producing industries .....	100	32	—	27	66	—	43	—	—
Service-providing industries .....	100	—	—	—	84	27	55	8	—
Trade, transportation, and utilities .....	100	—	—	—	72	—	48	—	—
Financial activities .....	100	—	—	—	90	—	64	—	—
Finance and insurance .....	100	—	—	—	89	—	63	—	—
Education and health services .....	100	—	—	—	94	—	49	—	1
Health care and social assistance .....	100	—	—	—	99	—	—	—	1
100 workers or more .....	100	14	—	12	78	19	58	8	( <sup>1</sup> )
100 to 499 workers .....	100	—	—	—	80	—	59	10	—
500 workers or more .....	100	—	—	—	77	18	57	—	( <sup>1</sup> )
<b>Geographic area</b>									
Middle Atlantic .....	100	—	—	—	85	—	58	—	—
East North Central .....	100	—	—	—	78	23	52	—	1
West North Central .....	100	—	—	—	94	—	60	—	( <sup>1</sup> )
South Atlantic .....	100	—	—	—	84	—	65	—	—
Pacific .....	100	—	—	—	93	—	—	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).