earnings shall include any salary, wages, commissions or fees but not including income from investments or savings for which he is contributing neither time nor talent. It will be expected that these documents will be made available to the Personnel Officer during the month of January but, in the event of delay, consideration will be given to the continued payment of disability pension through April 15 and that any adjustments will be absorbed in the payments expected to be paid during the balance of such calendar year.

- (g) The annual amount of disability pension payable to each eligible participant shall be determined as follows:
- (1) If the participant is deemed to be totally and permanently disabled under Section 1-222 (a), the annual amount of his disability pension shall be equal to (i) minus (ii) where:
- (i) is the annual amount of his accrued normal retirement pension as of his date of disability computed in accordance with Section 1-221 (a) or twenty-five percent (25%) of his final earnings, whichever is greater, and
- (ii) is the amount of earnings, if any, received by the employee during the year in a gainful occupation, to the extent that such earnings exceed the current annual earnings of an employee similarly classified.
- (2) If the participant is deemed to be totally and permanently disabled under Section 1-222 (b) the annual amount of his disability pension shall be equal to sixty-six and two thirds per cent (66 $\frac{2}{3}\%$) of his final earnings.

Section 1-223.

- (a) If an employee's service with the County terminates before his retirement date and after he has completed ten (10) years of service or, if he is an appointed or elected official, he has completed five (5) years of service, he may elect either:
- (1) to be paid his participant's contributions with credited interest, thus ceasing to be a participant; or
- (2) to receive a retirement pension, beginning on the first (1st) of the month coinciding with or next following his sixtieth (60th) birthday, which will be provided in the following manner:
- (i) he will elect to leave his participant's contributions in the fund of the retirement plan;
- (ii) he will receive a vested ownership in a percentage of the amount of his normal retirement pension which has accrued to his date of termination. This percentage of vesting will be based on his years of service under the following schedule:

| Completed Years of Service (Elected or | Completed Years of Service (Employees other than Elected or | Percentage of Vesting in Normal Retirement |
|---|---|--|
| Appointed Officials) | Appointed Officials) | Pension |
| 5 | 10 | 75% |
| 6 | 11 | 80% |
| 7 | 12 | 85% |
| 8 | 13 | 90% |
| 9 | 14 | 95% |
| 10 | 15 | 100% |
| | | 7.0 |