

Your Retirement System Benefits In Brief

- Automatic membership for eligible employees. See below.
- You and your employer pay the cost of retirement benefits. See page 3.
- Monthly payments at retirement based on your salary, age, and years of credit. See page 4.
- *Unreduced* retirement benefit at age 65 with five years of credit, or at age 60 with 25 years of credit, or at any age with 30 years of credit; *reduced* benefit after age 50 and 20 years of credit, or at age 60 with five years of credit. See page 4.
- A right to a reduced benefit at age 60 after five years of credit, regardless of whether you are working. See page 4.
- Disability benefits available after five years of credit. See page 5.
- Survivor monthly income if you die in active service with 20 years of credit regardless of age; or after age 60 with five years of credit. See page 6.
- Several payment options available to continue income to your beneficiary following your death after retirement. See pages 10 through 12.
- Death benefit paid to your beneficiary if you die in active service after one year of credit, *and if your employer has chosen to give you this benefit*. See page 6.

This section just highlights the System. The following pages describe it in detail.