Service Purchases and Transfers
Service Credit

The more credit you have, the higher your retirement benefit will be.
myMPERS

Go out our website, log into our secure member portal and run estimates of your retirement benefit with and without the addition of eligible service credit.
Types of service discussed in this presentation:

1. Public sector service
2. Military service
3. Non-benefit eligible state service
1. Public sector service
Non-federal public employment

What?
Full-time employment with a city or county government, a public school or the University of Missouri System. Must have been performed in the state of Missouri.

How?
Non-vested service can be purchased. Vested service with LAGERS, PSRS/PEERS, Kansas City ERS, City of St. Louis ERS or the University of Missouri can be transferred.

Verification for Transfer/Purchase Credit form located at www.mpers.org.

Who?
All members with qualifying service are eligible.
Other state service

What?
Benefit eligible state of Missouri service covered under MOSERS.

How?
MOSERS-covered service can be transferred to MPERS for free.

Who?
All members with qualifying service are eligible.

Employment as a police officer

What?
Full-time employment as a certified police officer. Could have been performed anywhere in the United States.

How?
Non-vested police service can be purchased.

Who?
Only Closed Plan Uniformed Patrol members with qualifying service are eligible.*

* Year 2000 Plan / 2011 Tier members can purchase police service performed in Missouri under the previously discussed non-federal public employment provision.
2. Military service
Prior active duty service
Active duty service performed while
employed is granted for free provided that
you return to employment in accordance
with federal guidelines.

Purchase up to 4 years
To receive credit, you must purchase all
that you have up to a maximum of 4 years.

Honorably discharged
Must provide DD214 or NGB 23 form in
order to satisfy eligibility requirement.

Available to only Closed Plan and
Year 2000 Plan members with
qualifying military service.
3. Non-benefit eligible state service
Service with MoDOT or Patrol

- Closed Plan members only.
- Free credit.
- Must retire directly from active employment in order to receive credit.
- Does not count towards eligibility to retire.
- Does not transfer to MOSERS.
- Contact MPERS to obtain verification of dates and number of hours worked.
Service with another state agency

- Closed Plan members only.
- Free credit.
- No requirement that you retire directly from active employment in order to receive credit.
- Counts towards eligibility to retire.
- Does not transfer to MOSERS.
- Former employer must certify on their letterhead dates of service and number of hours worked.
Our process is easy

Contact MPERS  Find out your options  Analyze the benefit
How to pay for purchases of service

**Rollover**
From an eligible plan including Mo Deferred Comp, a Traditional IRA or a former employer-sponsored plan.

**Cash**
Personal check or payroll deduction not to exceed two years.

**Combination**
Don’t have quite enough in an eligible plan? You can rollover your balance and pay the rest.
Please see our Plan Handbooks for more information.

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Go to the “Publications” section at [www.mpers.org](http://www.mpers.org) and click on “Handbooks.”

Need more information?
Visit [www.mpers.org](http://www.mpers.org)
Email [mpers@mpers.org](mailto:mpers@mpers.org)