

Service Retirement

Service retirement benefits are available to members who cease ERS-covered employment and meet minimum service and/or age requirements. The monthly retirement benefit is made for life without interruption unless there is a return to full-time employment with an ERS or TRS agency, or to temporary employment in excess of the limits to be described in [Postretirement Employment](#).

A member is eligible to receive retirement benefits under the following conditions:

- ◆ he or she has at least 10 years of service credit and has attained the age of 60 (age 52 for State Police)
- Or**
- ◆ after accumulating 25 years of service credit (30 years for agencies who have not adopted 25-year retirement) at any age.

A member is eligible to retire the first day of the month following attainment of age 60 with 10 years of creditable service or the first day of the month following attainment of 25 years of service credit (30 years for non-25-year retirement agencies). Members can only retire on the first day of any month they are eligible. Eligible members may convert unused sick leave days to service credit to meet the minimum requirement for service retirement. For additional information, click on [Sick Leave Conversion](#) or [Sick Leave Conversion for State Police](#).

To apply for retirement, download a [RETIREMENT APPLICATION PACKET PART I FOR STATE EMPLOYEES](#) or [RETIREMENT APPLICATION PACKET PART I FOR NON-STATE EMPLOYEES](#) from the ERS. This packet includes the FORM 10-APPLICATION FOR RETIREMENT, INSURANCE AUTHORIZATION FORM (State employees only), and DIRECT DEPOSIT AUTHORIZATION. The application must be received no less than 30 days nor more than 90 days prior to the effective date of retirement. It is the responsibility of the member to notify the ERS in writing regarding intent to retire. Please include your full name and the last five digits of your Social Security number, or your full account number on all written correspondence.