



Preparing for Retirement

ERS May 2008

Retirement Benefits

Service Retirement

Service retirement benefits are available to members who cease ERS-covered employment and meet minimum age and/or service requirements. The monthly benefits are payable 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 postretirement earning limits.

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 eligibility. Members can only retire on the first day of a month. Eligible members may convert unused sick leave days to service credit to meet the minimum requirement for service retirement.

To apply for retirement, request a RETIREMENT APPLICATION PACKET PART I from the ERS or download it from our Web site at www.rsa.state.al.us. 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 Social Security number or account number on all written correspondence.

Disability Retirement

If the career of an ERS member is cut short because of permanent disability, the member may qualify for monthly disability benefits. To qualify for a disability benefit, the member must meet all the following conditions:

1. The member must have 10 years of creditable service. State Police members who incur a service connected disability may retire without a minimum service or age requirement.
2. The member must be in-service. A member is considered in-service if currently working or on official leave of absence not to exceed one year, which may be extended for no more than one additional year. A member does not receive service credit for periods of leave without pay.
3. The ERS Medical Board must determine the member to be permanently incapacitated from further performance of duty. The Medical Board bases its determination upon information provided by the member's physician.

Maximum monthly disability retirement benefits are calculated identically to those for service retirement, except that additional credit for sick leave cannot be converted to retirement credit.

To apply for disability retirement, download a REPORT OF DISABILITY PACKET and RETIREMENT APPLICATION PACKET PART I from our Web site or contact the ERS. The STATEMENT BY EXAMINING PHYSICIAN (included in the REPORT OF DISABILITY PACKET) and the retirement application must be received by the ERS office no less than 30 days nor more than 90 days prior to the effective date of retirement, which must be the first day of a month. The member is responsible for notifying the ERS regarding disability retirement.

A disability retiree will be reviewed once each year for the first five years and once every three year period thereafter until age 60 (age 52 for State Police) to determine whether the retired member remains disabled.

Please note that a member who terminates employment is not eligible to apply for disability retirement.

Prepared by the Communications staff of the Retirement Systems of Alabama.
To have your questions answered in "Preparing for Retirement", please address them to:

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