

Types of Creditable Service

Creditable service is the total service credit accrued to your account and is one part of the formula used to calculate your retirement benefit. It includes membership service, prior service, purchased service, and transferred service. Periods of part-time or less than full-time service should be prorated based on the percentage of time worked in relation to full time.

Membership Service

Membership service is service credit earned as an employee while a member of the TRS and making contributions to the TRS. Members can only earn a year's worth of service credit in a year's time. Service credit is calculated by your employer and reported to the TRS. Service credit is subject to review, audit and correction by the TRS prior to retirement.

Prior Service

Service credit earned prior to your agency's participation date in the TRS.

Purchased Service

Alabama state law allows active members to purchase service credit for certain types of past employment. Purchasing service credit may increase the amount of your retirement income or allow you to retire sooner. See Purchasing Additional Service Credit.

Transferred Service

If a member previously worked for an agency covered under the ERS, the member must authorize a transfer of service credit to the TRS.

Leave of Absence

A member of the TRS who is on leave of absence without pay is not entitled to any service credit while on such leave. A member receiving workmen's compensation pay is also not entitled to any service credit for such pay.