



# Preparing for Retirement

TRS May 2008

## Retirement Benefits

### Service Retirement

Service retirement benefits are available to members who cease TRS-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 a TRS or ERS agency, or to temporary employment in excess of the postretirement earning limits.

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

- He or she has at least 10 years of service credit and has attained the age of 60
- Or**
- After accumulating 25 years of service credit at any age.

A member is eligible to retire the first day of the month following attainment of eligibility. Members may 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 TRS or your employer, or download the form from our Web site at [www.rsa.state.al.us](http://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 TRS in writing regarding intent to retire. Please include your full name and Social Security number on all written correspondence.

### Disability Retirement

If the career of a TRS 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.
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 RSA 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.

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, request a REPORT OF DISABILITY PACKET and RETIREMENT APPLICATION PACKET PART I from the TRS or your employer. Both forms are available on our Web site.

The STATEMENT BY EXAMINING PHYSICIAN (included in the REPORT OF DISABILITY PACKET) and the retirement application must be received by the TRS 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 TRS 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 to determine whether the retiree 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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