



TRS ACTIVE MEMBERS

DID YOU KNOW...

Purchasing Service Credit

Alabama state law allows members to **PURCHASE SERVICE CREDIT** for certain types of past employment. Some types of creditable service include: Military Service, Withdrawn Service, Maternity Leave, Medical Leave, and Out-of-State Public Service.

- *When is the best time to purchase Military Service?*

You have 2 opportunities to purchase Military service, during your first active year and the next opportunity will be after accumulating 10 years of creditable service. You will want to purchase it during your first year; at 10 years, it will cost you substantially more.

Account Statements

TRS **ACCOUNT STATEMENTS** are mailed in August of every year; if you are a UAB employee, they are mailed in January.

- *Why are there only 10 years reflected on my statement?*

Only the last 10 years of salary are considered in the average final salary so that is all that we print on the statement. The statement reflects the total amount of service under the section that says "Total."

- Review your account online through Member Online Services (MOS) at <https://mso.rsa-al.gov>. The MOS Login link is at the top of every page on our website at www.rsa-al.gov.

Withdrawal Process

For a **REFUND** of contributions, the member will need to fill out an application for refund (FORM 7); this form is located on our website. Contributions are only refundable at the request of the member upon termination of employment. Upon withdrawal, all service credit established with TRS is canceled and vested members forfeit their right to a lifetime benefit at the age of 60.

- *How long does it take to get a refund of my contributions?*

It generally takes 2 to 3 weeks from the date that TRS receives your last contribution from your employer.

Active Death Benefits

If a member dies prior to retirement, **DEATH BENEFITS** are calculated and paid to the beneficiary(ies) based on the members age, service credit, employment status and eligibility for retirement.

INELIGIBLE TO RETIRE with at least one year of service:

Beneficiary(ies) receive: Member contributions, total interest earned, plus an amount equal to the member's salary for the prior fiscal year.

ELIGIBLE TO RETIRE:

Beneficiary receives: Choice of: (1) Option 3 monthly benefit (50% of member's retirement benefit) to the beneficiary. *OR* (2) Member contributions, total interest earned, plus an amount equal to the member's salary for the prior fiscal year

*The designated beneficiary(ies) will receive the death benefit after the [RSA-SB, APPLICATION FOR SURVIVOR BENEFIT](#), and a certified death certificate have been submitted to the RSA.

For more information about these and other topics visit our website at www.rsa-al.gov or contact Member Services at 877.517.0020.

Prepared by the Communications staff of the Retirement Systems of Alabama. To have your questions answered in "Preparing for Retirement", please address them to Michael Pegues, Communications, Retirement Systems of Alabama, P.O. Box 302150, Montgomery, Alabama 36130-2150. Please visit our Website at www.rsa-al.gov.