

STATE GOVERNMENTS' PUBLIC SAFETY RETIREMENT PLANS

TABLES

Explanation of Table: In the column headed “Age and Service Requirements for Normal Retirement,” the first number before a slash is a minimum age requirement and the second number is a minimum service requirement. Thus, in the first Alabama entry, members are eligible for regular service requirement at a minimum age of 56 with a minimum of 10 years of service. An entry such as “Any/25” (for example, the second Alaska entry) means that a member meets normal retirement criteria at any age with 25 years of service. Normal and Early Retirement are defined in the text of the introduction.

FAS stands for “Final Average Salary,” and is equivalent to the term some plans employ, “Final Average Compensation.”

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Alabama Employees' Retirement System As of 1/1/13	State and local police and firefighter members	56/10 Vesting: 10 years	N/A	1.65% times FAS times years of service Social Security Coverage: Yes	Average of 5 highest years of the last 10	7%
Alabama Employees' Retirement System As of 1/1/13	State police (includes investigators)	56/10 Vesting: 10 years	N/A	2.3 75% times FAS times years of service Social Security Coverage: No	Average of 5 highest years of the last 10	10%
Alaska Public Employees' Retirement System: Defined Benefit Plan	Peace officers and firefighters statewide who entered service before July 1, 2006	20 years of contributory service in the plan Vesting: 5 years	Age 55 for employees entering the plan on or after July 1, 1986	2% times first 10 years times FAS; plus 2.5% times all years after 10 times FAS Social Security Coverage: No	Average of 3 highest consecutive years	7.5%
Alaska Public Employees' Retirement System: Defined Contribution Plan	Peace officers and firefighters statewide who entered service on or after July 1, 2006	Any/25 Vesting: 100% at 5 years; 75% at 4 years; 50% at 3 years; 25% at 2 years	N/A	Not applicable. Benefit is based on the value of the member's account. Social Security Coverage: No	N/A	8%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Arizona Correction Officers' Retirement Plan as of 1/1/12	Designated employees in the state departments of corrections and juvenile justice and certain dispatchers and probation and detention officers	62/10; 52.5/25 Vesting: 5 years	N/A	62.5% of member's FAS plus 2.5% of FAS for each year of credited service over 25, including fractional years; Members who are 52.5 with 25 years of service but not 25 years of credited service: 2.5% times FAS times years of credited service Social Security Coverage: Yes	Average of 60 highest consecutive months in the last 10 years	Non-dispatchers: 8.41%; Dispatchers: 7.96%, or 50% of the member's total contribution from the previous fiscal year and the combined employer contribution rate, whichever is lower. The employee contribution rate shall not be less than 7.65% of the member's salary.
Arizona Public Safety Personnel Retirement System as of 1/1/2012	Certified state and local police officers and firefighters	52.5/25; Any/25 Vesting: 5 years	Age 52.5 Benefit reduction of 4% for each year the member is short 25 years of service.	62.5% of the average monthly benefit compensation for the first 25 years of credited service plus 2.5% of the average monthly benefit compensation for each year over 25 years of credited service to a maximum of 80% of FAS Social Security Coverage: Varies by local government	Average of 60 highest consecutive months in the last 20 years of credited service	8.65% after June 30, 2011
Arkansas Local Police and Fire Retirement System	Employees of political subdivisions of the state	Any/28; 55/20; 60/5 Vesting: 5 years	Any/25 years of earned credit; 50/20 Benefit reduction of ½ of 1% of benefit for each month applicant is below age 55	Service not covered by Social Security: 2.94% times FAS times years of service; Service covered by Social Security: Until reaching the age of unreduced Social Security benefits—2.94% times FAS times years of service, thereafter—1.94% times FAS times years of service; Local employers may provide enhanced benefits. Social Security Coverage: Varies by local government	Average of 36 highest consecutive months in the last 10 years	Covered by Social Security: 2.5% Not covered by Social Security: 8.5%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Arkansas State Police Retirement System: Tier 2	State police	65/5; 30 years of service Vesting: 5 years	With 20 years of service if within 5 years of normal retirement age (65)	1.55% times FAS times years of service, plus a temporary benefit of 0.513% times FAS time years of service for those who retire before the age of 62 until they reach that age. Social Security Coverage: Yes	Average of 4 highest years, including partial years	Noncontributory
California Public Employee Retirement System	Local Safety Members: law enforcement, fire suppression, other public safety	50/5 Vesting: 5 years (10 years for Tier II members)	N/A	Various formulas apply depending on category of employee and on employer's choice of plan. Ranges in broad summary are 2% or 2.5% at age 50 to 3% at 50 or 3% at 55. Benefits are capped, variously, at 80% or 90% of final salary. Social Security Coverage: Varies by local government	Average of 12 highest months or 36 highest months, depending upon employer choice of plan	For FY 2011, 8% to 11% depending on type of plan and whether employees are covered by Social Security
California Public Employee Retirement System	State Highway Patrol, Safety Members from Department of Forestry, Highway Patrol, Youth Authority, and Department of Corrections	50/5 Vesting: 5 years (10 years for Tier II members)	N/A	Various formulas apply to various categories of employees, generally in the range of 2% or 2.5% at age 50 to 3% at 50 or 3% at 55. Benefits are capped, variously, at 80% or 90% of final salary. Social Security Coverage: Varies by local government	Depending on classification of employee, average of 12 highest months or 36 highest months	For FY 2011, 9% to 11% depending on plan type and whether employees are covered by Social Security. Highway Patrol, 10%
Colorado Fire and Police Pension Association: Standard Defined Benefit Plan	Statewide plan for police and firefighters whose employers choose to affiliate	55/25 Vesting: 5 years	30 years of service credit; Age 50 Benefit reduction will apply.	2% times FAS for first 10 years of service credit plus 2.5% times FAS for ensuing years of service credit Social Security Coverage: Varies by local government	Average of 3 highest years	Standard Defined Benefit Plan: 8%
Colorado Public Employee Retirement Association:	State trooper and Bureau of Investigation provisions	Any/30; 50/25; 55/20; 65/5 Vesting: 5 years	50/20; 60/5 Benefit reduction will apply.	For normal retirement for those becoming eligible to retire after January 1, 2011, 2.5% times FAS times years of service Social Security Coverage: No	Average of 3 highest 12-month periods of service – not necessarily consecutive nor necessarily the last 36 months of employment	12.5% through June 30, 2012; 10.0% thereafter

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Connecticut Hazardous Duty Plan Tier IIA	Hazardous Duty: various state and local police, fire, other public safety, protective services and institutional personnel	Any/20 Vesting: 5 years	55/10 years of vested service	50% of final average salary for first 20 years, plus 2% of FAS for each additional year Social Security Coverage: Yes	Average of 3 highest years	5%
Delaware County and Municipal Police and Firefighters Pension Plan	Various local government fire and public safety members	62/10; 20 years of credited service ; Rule of 75 Vesting: 5 years	N/A	2.5% times FAS times years of service for the first 20 years of service, plus 3.5% times FAS multiplied for any additional years of service Social Security Coverage: Varies by local government	Average of 36 highest months	7%
Delaware New State Police Plan	State police officers	62/10; 20 years of credited service ; Rule of 75 Vesting: 10 years	N/A	Sum of 2.5% times FAS multiplied by up to 20 years of credited service under the New State Police Plan, plus 3.5% of FAS multiplied by all years of service exceeding 20 under the New State Police Plan Social Security Coverage: No	Average of 36 highest months	7%
Florida Retirement System Special Risk Class as of July 1, 2011	Various state and local police, fire, other public safety, protective services and institutional personnel	Age 60 and vested (8 years); 25 years of creditable service; Age 57 with 30 years of creditable and military service; 33 years of creditable service Vesting: 8 years	At any age: benefit is reduced by 5% for each year the applicant is short of normal retirement age (60).	3% times FAS times years of service. Benefit factor for certain purchased service is 2% Social Security Coverage: Yes	Average of 8 highest fiscal years	3%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Georgia Employees' Retirement System State Employees' Pension and Savings Plan, a hybrid plan; the DB component is described here	State Corrections Probation officers; Natural Resources Conservation Officers; Bureau of Investigation Officers; State Parole; State Revenue Agents and Investigators; State Patrol and Public Safety	55/10; 30 years of service Vesting: 10 years	25 years of creditable service Benefit reduction will apply.	1% times FAS times years of service Employees may also contribute to the 401(k) component of the hybrid, earning a partial employer match for contributions up to 5% of salary. Employees may opt out of the 401(k) component if they choose. Social Security Coverage: Yes	Average of 24 highest months	FY 2012: 1.25%
Hawaii Employees' Retirement System: New members as of 7/1/12	State and local police officers, firefighters, and a wide range of other public safety personnel	55/25; 60/10 Vesting: 10 years	N/A	Multiplier reduced to 2.25% and vesting extended from 5 years to 10 Social Security Coverage: No	Average of 5 highest 12-month periods	14.2%
Idaho Public Employees' Retirement System	Police officers and firefighters	60/5; Rule of 80 between ages 60 and 65 for members with mixed fire/police and general service credit Vesting: 5 years	Age 50; Ages 50-55 for those with mixed service Benefit reduction factors apply.	2.3% times FAS times years of service Social Security Coverage: Yes	Average of 42 highest consecutive months	7.69%
Illinois State Employees' Retirement System: Alternative Formula, Tier 2	State police, firefighters and corrections officers	60/20 Vesting: 10 years	N/A	Not covered by Social Security: 3% times FAS times years of service Covered by Social Security: 2.5% times FAS times years of service Social Security Coverage: Varies by local government	Average of highest 96 months of last 108, with FAS capped at \$106,800, which is annually adjusted for inflation	Covered by Social Security: 8.5%; Not covered by Social Security: 12.5%; Contribution base capped at \$106,800 for FY2012, cap annually adjusted
Indiana State Police Benefit System: 1987 Plan	State police officers	25 years of service, no later than age 55 Vesting: 5 years	50 with benefit reduction for less than 25 years of service	For 25 years of service: 50% of FAS, plus accrual rates of 5% to 8% for additional years to a total of 32 years or a maximum of 70% of FAS Social Security Coverage: No	Average of highest 36 consecutive months	6% of salary

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Indiana 1977 Police Officers' and Firefighters' Pension and Disability Fund	Local governments' police and firefighters, park rangers and certain other law enforcement personnel	52/20 Vesting: 20 years	50 Benefit reduction will apply.	Benefit is 50% of the salary of a first-class officer (as determined by the city in which the applicant was employed) at the time of retirement, plus an additional benefit of 1% for each 6 months of service over 20 years, to a maximum benefit of 74%. Social Security Coverage: No in most cases—varies by local government.	N/A	6% of the salary of a first-class officer (as determined by the city employing the member) Members with more than 32 years of service are not required to contribute.
Iowa Municipal Fire and Police Retirement System	Local governments' police and firefighters	55/22 Vesting: 4 years if termination before age 55 or at least 4 years but less than 22 years after age 55	N/A	66% of FAS, plus 2% additional benefit for each year of service in excess of 22, with the benefit capped at 82% of FAS Social Security Coverage: No	Average of 36 highest months	9.4%
Iowa Peace Officers' Retirement System	State Patrol, Capitol Police, state investigative force and State Fire Marshal	55/22 Vesting: 4 years	50 Benefit reduction will apply.	60.5% of FAS, plus 2.75% for each year in excess of 22 years, to a maximum benefit of 88% of FAS Social Security Coverage: No	Average of 36 highest months	9.35% May be increased by administrative action to a maximum of 11.3% if certain conditions apply.
Iowa Public Employee Retirement System	Protection occupations: correctional officers, emergency medical technicians, conservation officers, fire and police in smaller cities	55 Vesting: 4 years or age 55	N/A	Approximately 2.73% of FAS for each year of service through 22 years plus 1.5% of FAS for each subsequent year of service through 30; Benefits are capped at 72% of FAS Social Security Coverage: Yes	Average of 3 highest calendar years, with anti-spiking controls	For FY 2012: 6.65% For FY 2013: 6.84%
Iowa Public Employees' Retirement System	Sheriffs and deputies	55; 50/22 if member is a sheriff or deputy at time of retirement. Vesting: 4 years or age 55	N/A	2.73% of FAS for each year of service through 22 years plus 1.5% of FAS for each subsequent year of service through 30; Benefits are capped at 72% of FAS. Social Security Coverage: Yes	Average of 3 highest calendar years, with anti-spiking controls	For FY 2012: 9.83% For FY 2013: 9.90%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Kansas Police and Firemen's Retirement System Tier II members	Highway patrol, Bureau of Investigation, regents, county and municipal public safety personnel and EMT	50/25; 55/20; 60/15 Vesting: 15 years (Tier II members)	Age 50 with 20 years of service Benefit reduction will apply.	2.5% times FAS times years of service, capped at 32 Social Security Coverage: No	Average of 3 highest of last 5 years	7%; 5% after 32 years of membership
Kentucky Retirement Systems	State police and state or county employees with hazardous duty	20 years of service; 55 with 5 years hazardous duty service Vesting: 5 years if under age 65; 4 years if over 65	Age 55 with less than 5 years hazardous duty service; 50 with 15 years of hazardous duty service Benefit reduction will apply.	2.5% times FAS times years of service for state police and county hazardous employees; 2.49% for state employees with hazardous duties Social Security Coverage: Yes	Average of 3 highest fiscal year' salaries; must include at least 24 months of service; need not be consecutive	8%
Louisiana Firefighters' Retirement System as of 1/1/12	Municipal firefighters	62/12; 60/20; 55/30 Vesting: 12 years	60/10 Benefit reduction will apply.	3.5% times FAS times years of service; total benefit cannot exceed 100% of FAS Social Security Coverage: No	Average of highest 60 months	8%
Louisiana State Police Retirement System	Police employed after 9/8/78	50/10; 25 years of service Vesting: 25 years	N/A	3.33% times FAS times years of service Social Security Coverage: No	Average of highest 36 months	8.5%
Louisiana Sheriffs' Pension and Relief Fund, as of 1/1/12	Sheriffs, deputies, and sheriffs' non-deputized employees with salaries above \$800 per month	62/12; 60/20; 55/30 Vesting: 12 years	Reduced retirement available at 60/10 with actuarial and early retirement (ages 50-55) available only to members of earlier tiers	3% times FAS times years of service; Benefit cannot exceed 100% of FAS. Social Security Coverage: No	Average of 60 highest months	9.8% to 10.25% as determined by the Board of Trustees
Maine Public Employees' Retirement System: Participating Local Districts Plans	Local government employees other than teachers	There are numerous plans with substantial variations, available to local governments' public safety employees at the discretion of the local government. See note. Social security coverage: No			Average of 3 highest years	3% to 8%; 8.65% for the first 25 years of service in the plan, 7.65% thereafter
Maine Public Employees' Retirement System	State police and investigators hired on or after 9/18/84	25 years of service Vesting: 5 years or 1 year if at retirement age	N/A	50% of AFC for 25 years under the plan and 2% of AFC for each additional year Social Security Coverage: No	Average of 3 highest years	8.65% for the first 25 years of service in the plan; 7.65% thereafter

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Maine Public Employees' Retirement System	Inland Fisheries and Wildlife Wardens and Marine Resources Wardens	25 years of service Vesting: 5 years or 1 year if at retirement age	N/A	50% of AFC for 25 years under the plan and 2% of AFC for each additional year Social Security Coverage: No	Average of 3 highest years	8.65% for the first 25 years of service in the plan; 7.65% thereafter
Maryland State Retirement and Pension System: Correctional Employees as of 7/1/11	Correctional officers, other security officers, specified other corrections employees	55/5 for most members; 60/5 for certain institutional employees 20 years of service, five of which must be in covered employment Vesting: 10 years	Available for those entering the Plan on or after June 30, 2006: At least 10 but less than 20 years of service; Same benefit formula applies	1/55 of the product of FAS and years of service Social Security Coverage: Yes	Average of 5 highest years	5%
Maryland State Retirement and Pension System: Law Enforcement Officers as of 7/1/11	Wide variety of law enforcement and protective occupations, mainly state government	25 years of service; or age 50 Vesting: 10 years	N/A	2% times FAS times years of service, capped at 60% of FAS Social Security Coverage: Yes	Average of 5 highest years; Salary increases of more than 20% are not automatically included in the calculation of FAS, unless due to promotion.	7%
Maryland State Retirement and Pension System: State Police Plan as of 7/1/11	Sworn officers and cadets only	25 years of service; or age 50; Mandatory retirement at 60 Vesting: 10 years	N/A	2.55% times FAS times years of service, with a maximum of 28 years of service credit Social Security Coverage: No	Average of 5 highest years	8%
Massachusetts State Employee Retirement System: Group 3 as of 4/2/12	State Police	55/10; 20 years; Mandatory retirement at 65 unless a member needs to serve longer to meet 20-year requirement Vesting: 10 years	N/A	At 20 years of service, 50% of final year's compensation, plus 2.5% for each additional year of service to a maximum of 75% of final salary Social Security Coverage: No	Final 12 months in classification	12% plus 2% of salary in excess of \$30,000 per year

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Massachusetts State Employee Retirement System: Group 4 as of 4/2/12	State and local public safety officers, officials, and certain correction officers	50 Vesting: 10 years	N/A	Benefit factors depend upon age at retirement. 2011 legislation provides a benefit factor of 1.45% of FAS at age 50 for each year of service, up to a benefit factor of 2.5% of FAS at 57 or older. Social Security Coverage: No	Average of 5 highest years	9% plus 2% of salary in excess of \$30,000 per year
Michigan State Police Retirement System	Enlisted officers but not other employees	Any age, 25 years of service credit; Age 50 with 10 years of service credit Vesting: 10 years	Deferred benefits available for those who leave service with between 10 and 25 years of service	Regular retirement (after 25 years of service): 60% of FAS Social Security Coverage: No	Average of last 2 years' compensation	Noncontributory
Michigan local governments: See notes	See notes					
Minnesota Public Employee Retirement Association, Police and Fire Fund	Local government police and firefighters and Hennepin County paramedics and EMTs	55/10; 65/1 Vesting: Gradual, ranging from 50% at five years of service to 100% at 10 years of service	50/10; Any/30	3% times FAS times years of police & fire service Social Security Coverage: Yes	Average of 5 highest years	6.25%
Minnesota State Patrol Plan	State patrol and other state officers who have the power of arrest	55/5 Vesting: 5 years	50/5 Benefit reduction will apply.	3% times FAS times years of service Social Security Coverage: No	Average of 5 highest years	12.4%
Minnesota State Retirement System Correctional Plan as of 7/1/10	Correctional and other employees responsible for inmate care	Age 55 Vesting: Gradual, ranging from 50% at five years of service to 100% at 10 years of service	Age 50 Benefit reduction will apply.	2.4% times FAS times years of service Social Security Coverage: Yes	Average of 5 highest years	8.6%
Mississippi Highway Safety Patrol Retirement System	Sworn officers	55/5; Any/25 Vesting: 5 years	45/20, with an actuarial reduction for each year below 25 or age 55, whichever is less	2.5% times FAS times years of service, capped at 100% of FAS Social Security Coverage: Yes	Average of 4 highest consecutive years	7.25%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Mississippi Public Employee Retirement System Tier 4	All other public safety members	65/8; Any/30 Vesting: 8 years	60/8, with an actuarial reduction for each year below 30 or age 65, whichever is less	2% times FAS times years of service, plus 2.5% times FAS times years of service in excess of 30 Social Security Coverage: Most—varies by local government	Average of 4 highest years	9%
Missouri Department of Transportation and Highway Patrol Employees' Retirement System	Uniformed patrol employees	60/5; Rule of 80 with a minimum age of 48 Vesting: 5 years	57/5 Benefit reduction will apply.	1.7% times FAS times years of service; Supplement of 0.8% of FAS for members who retire under the 80-and-out option until they reach age 62. Social Security Coverage: Yes	Average of 3 highest years	Noncontributory
Missouri Local Government Employees' Retirement System	Police and firefighters	55; Rule of 80 if employer chooses to offer it. Vesting: 5 years	50 Benefit reduction will apply.	The system provides a number of benefit factors among which the employing government may choose. These include programs that provide a temporarily higher benefit until the recipient reaches 65. Social Security Coverage: Optional with employing agency	Average of 3 or 5 highest years, as determined by employing government	Member employers choose whether plans will be contributory or noncontributory. Contributory plan member employees pay 4%.
Montana Public Employee Retirement Administration	Firefighters' Unified Retirement System	20 years of service; 50/5 Vesting: 5 years	N/A	2.5% times FAS times years of service Social Security Coverage: No	Average of 3 highest consecutive years	10.7%
Montana Public Employee Retirement Administration	Game Wardens and Peace Officers' Retirement System	50/20; 55/5 Vesting: 5 years	N/A	2.5% times FAS times years of service Social Security Coverage: Yes	Average of 5 highest consecutive years	9%
Montana Public Employee Retirement Administration	Highway Patrol Officers' Retirement System	20 years of service Vesting: 5 years	N/A	2.5% times FAS times years of service Social Security Coverage: No	Average of 3 highest consecutive years	9.05%
Montana Public Employee Retirement Administration	Municipal Police Officers' Retirement System	20 years of service; 50/5 Vesting: 5 years	N/A	2.5% times FAS times years of service Social Security Coverage: No	Last consecutive 36 months	9%
Montana Public Employee Retirement Administration	Sheriffs' Retirement System	20 years of service Vesting: 5 years	50/5 Benefit reduction will apply.	2.5% times FAS times years of service Social Security Coverage: Yes	Average of 5 highest consecutive years	10.115%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Nebraska Public Employees' Retirement Systems Nebraska State Patrol Retirement Plan	State Patrol: sworn officers only	50/25; Any/30 Vesting: Gradual ranging from 10% at 6 years to 100% at 10 years Mandatory retirement at 60	50/10 Benefit reduction will apply.	3.0% times FAS times years of service; Capped at 75% of FAS Social Security Coverage: No	Average of 3 highest years	19% through June 30, 2013; 16% thereafter
Nevada Public Employees' Retirement System Plan for Police and Fire Members as of 1/1/10	Highway Patrol; local governments' police and firefighters; some game wardens, park rangers and corrections officers, depending on responsibilities	50/20; 60/10; 65/5; Any/30 Vesting: 5 years	Any age with 5 years of service Benefit reduction will apply.	2.5% times FAS times years of service Social Security Coverage: No	Average of 36 highest consecutive months; anti-spiking provisions apply	Employer-paid plan (local government employees and optional for state employees: employer makes entire contribution. 39.75% Employee/employer paid: Contribution is split 50/50 and employee account is refundable on termination of employment. 20.25% employee share.
New Hampshire Retirement System: Group II as of 7/1/11	State and local police and firefighters, correctional officers, other public safety	Age 60; Latter of age 52.5 or 25 years of service Vesting: 10 years	50/25 Benefit reduction will apply.	2 % times FAS times years of creditable service for those who are not vested on 1/1/12 Social Security Coverage: No	Average of 3 highest years	Police: 11.55% Firefighters: 11.8% Member contributions cease for members vested before January 1, 2012 with creditable service in excess of 40 years. Member contributions cease for all other fire and police members with creditable service in excess of 42.5 years.
New Jersey Police and Firemen's Retirement System: Tier III as of 6/28/11	State, county and municipal police and firefighters	Age 55; Mandatory at age 65 Vesting: 10 years	N/A	Less than 20 years of service, 2% of FAS for each year of service; 20 to 25 years, 50% of FAS; At least 25 years of service, 60% of FAS plus 1% per year for additional years, not to exceed 65% of FAS Social Security Coverage: Most: Varies by local government	Average salary upon which pension contributions were based for any three fiscal years that provide the highest average	10%. The contribution rate for Tier II members is applied to the pensionable salary up to a limit based on the annual maximum wage for Social Security deductions \$110,100 in 2012). Tier II members who earn in excess of the annual compensation limit will be enrolled in the Defined Contribution Retirement Program in addition to the SPRS. A contribution of 5.5% of the salary in excess of the limit (plus 3% from the employer) will be deposited in a DCRP account.

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
New Jersey State Police Retirement System: Tier II (members as of May 21, 2010)	Troopers and officers of the Division of State Police	20 years of service Mandatory at 55 Vesting: 10 years	Deferred retirement is available before 55/10	At 20 to 25 years, 50% of FAS; With 25 years or more of service credit, 65% of FAS plus 1% for each year of creditable service over 25 years but not to exceed 30 years. The maximum benefit is 70% of FAS. Social Security Coverage: No	Average salary upon which pension contributions were based for any three fiscal years that provide the highest average	9%. The provisions described above for NJ Police and Firefighters also apply to state police.
New Mexico Public Employees' Retirement Association	Local governments' police and fire members	Generally, 20 years Vesting: 5 years	N/A	A variety of plans with retirement multipliers ranging from 2% to 3.5% Social Security Coverage: No in most cases—varies by local government	Average of 36 highest months	A variety of plans provide for employee contribution rates that range from 7% to 16.3% for police and fire members
New Mexico Public Employees' Retirement Association: State Police and Adult Correctional Officers Plan I as of 7/1/11	State Police and adult correctional officers	25 years of service credit Vesting: 5 years	N/A	3% times FAS times years of service times 1.2, capped at 80% of FAS The 1.2 is a "service enhancement factor." Social Security Coverage: No	Average of 36 highest months	10.35%
New York State and Local Retirement System: State Police Tier 5 effective 1/9/10:	State Police	20 years of service Vesting: 10 years	Before 20 years of service, a lower benefit calculation applies. See the cell to the right. Vesting is at 10 years and members may receive vested benefits at 55/10	With 20 years of State Police service credit, 50% of FAS plus 1.66% of FAS for each year of creditable service in excess of 20 years. For Tier 5, the benefit is capped at 70% of FAS. For those with less than 20 years of service, the benefit equals 2.5% of FAS for each year of creditable service and 1/60th (1.66%) of FAS for each year of non-State Police service, capped at 50% of FAS. Social Security Coverage: Yes	Average of 36 highest consecutive months. Includes overtime earned in the period, holiday pay, longevity bonuses earned in the 36-month period, and payment for sick leave in excess of 165 days.	3%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
New York State and Local Retirement System: State and Local Police and Firefighters Tier 6: 20-year plan and 25 years plan, effective for members who joined after 4/1/12	Local governments' police and fire employees	20 years of service in plan or other specified police or military service (depending on local government's choice of plan). 25 year-plan has similar provisions based on 25 years of service Vesting: 10 years	63 with less than 20 or 25 years of service, depending on local government's choice of plan	Unchanged from above, except for substitution of age 63 for age 62 in the paragraph above Social Security Coverage: Yes	Average of 60 highest consecutive months with a 10% anti-spiking provision and overtime limited to \$15,000 in 2012. FAS is capped at the governor's salary (\$179,000 in 2012).	Employee contributions would be required for entire career based upon the member's gross salary (not including excludable overtime), as follows: 3% for those earning \$45,000 or less; 3.5% for those earning \$45,001 up to \$55,000; 4.5% for those earning \$55,001 up to \$75,000; 5.75% for those earning \$75,001 up to \$100,000; and 6% for those earning over \$100,000
North Carolina Retirement Systems	Firemen's and Rescue Squad Workers' Pension Fund	55/20; Members must contribute to plan for 20 years to receive a benefit.		\$170 per month after 20 years Social Security Coverage: Yes	N/A	\$10 per month
North Carolina Retirement Systems	Local law enforcement officers	55/5; Any/30 Vesting: 5 years	50/15 Reduced benefit will apply. Vested benefit at 55/5	1.85% times FAS times years of service Social Security Coverage: Yes	Average of 4 consecutive highest years of salary plus accrued annual leave	6%
North Carolina Retirement Systems	State Law Enforcement Officers—state employees with the power of arrest	55/5; Any/30 Vesting: 10 years (member on or after 8/1/11); 5 years (member before 8/1/11)	50/15 Reduced benefit will apply. Vested benefit at 55/5	1.85% times FAS times years of service Social Security Coverage: Yes	Average of 4 consecutive highest years of salary plus accrued annual leave	6%
North Dakota Public Employees' Retirement System	Highway Patrol Retirement System	55; Rule of 80 Vesting: 10 years	50/10	3.6% times FAS times service for first 25 years worked plus 1.75% times FAS for additional years worked Social Security Coverage: No	Average of 36 highest of last 180 months worked	11.3%
North Dakota Public Employees' Retirement System: Law Enforcement Retirement Plan	State and local law enforcement and correctional employees	55/3 continuous years of service; Rule of 85 Vesting: 3 years	50/3 continuous years of service;	2% times FAS times years of credited service Social Security Coverage: Yes	Average of 36 highest of last 180 months worked	4.5%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Ohio Police and Fire Pension Fund	Local governments' police and fire employees	48/25; 62 with between 15 and 25 years of service Vesting: 15 years	N/A	2.5% times FAS for first 20 years, plus 2.% times FAS for years 21 through 25, plus 1.5% times FAS years 26 through 33; Capped at 72% of FAS Social Security Coverage: No	Average of 3 highest years	10%
Ohio Public Employees' Retirement System: Law Enforcement Division	Law Enforcement Officers: state and local employees whose primary duties are to preserve the peace, to protect life and property and to enforce the laws of Ohio, including state Highway Patrol	48/25; 62/15 Vesting: 5 years	N/A	2.5% times FAS times years of service for the first 25 years, plus 2.1% times FAS for each year of service thereafter; The benefit cannot exceed 90% of FAS. Social Security Coverage: No	Average of 3 highest years	11.6%
Ohio Public Employees' Retirement System: Law Enforcement Division	Public Safety Officers: state and local employees whose primary duties other than the law enforcement responsibilities described above, including various court and other institutional employees	Age 52; 62/15 Vesting: 5 years	Age 48 with 25 years of service Benefit reduction will apply for each year age is below 52.	2.5% times FAS times years of service for the first 25 years, plus 2.1% times FAS for each year of service thereafter; The benefit cannot exceed 90% of FAS. Social Security Coverage: No	Average of 3 highest years	11.0%
Oklahoma Firefighters Pension and Retirement System	Paid and volunteer firefighters of participating districts	20 years of service Vesting: 10 years	N/A	Paid: 2.5% times FAS times years of service to a maximum of 30 years Volunteers: \$7.53 per month for each year Social Security Coverage: No	Average of 30 highest consecutive months of last 60 months	Paid Members: 8% Volunteer Firefighters: no contribution
Oklahoma Law Enforcement Retirement System	Highway Patrol, Capitol Patrol, other state and university law enforcement officers	62/10; 20 years of service Vesting: 10 years	N/A	2.5% times FAS times years of creditable service Social Security Coverage: Highway Patrol—No; Other Members—Yes	Average of 30 highest consecutive months	8%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Oklahoma Police Pension and Retirement System	Municipal police officers	20 years of service Vesting: 10 years	50/10	2.5% times FAS times years of creditable service Social Security Coverage: Yes	Average of 30 highest consecutive months of last 60 months	8%
Oklahoma Public Employees' Retirement System: Plan for Hazardous Duty Employees	Corrections Security Officers and Pardon & Parole Officers; specified others	62/6; 20 years of service in plan; Rule of 90 Vesting: 6 years	55/10 Benefit reduction will apply.	2.5% times FAS times years of service in plan plus 2% times FAS times years of other creditable service Social Security Coverage: Yes	Average of highest 3 years of the last 10 years in service	8%
Oregon Public Service Retirement Plan Hybrid plan. Details refer to DB component benefits	State and local government police, other law enforcement, and firefighters	Age 60; Age 53 with 25 or more years of service, including 5 years of service immediately preceding retirement Vesting: 5 years	Age 50, but must have 5 years of service immediately preceding retirement.	1.8% time FAS times years of creditable service; In addition, members have DC accounts to which 6% of salary is contributed by employees or picked up by employers Social Security Coverage: Yes	Higher of (1) Average of last 36 months, or (2) the 3 years in which an employee was paid the highest total salary, even if one year was an incomplete calendar year.	Hybrid plan. No member contribution to DB component. Employee contribution of 6% to DC component, which employers may pick up.
Pennsylvania State Employees' Retirement System: Classes of Service A-3 and A-4, effective 1/1/11. See note.	Enforcement officers, corrections officers, psychiatric security aides, Delaware River Port Authority and Capitol police and park rangers	55/20 years of credited service in the classification; Rule of 92 with a minimum of 35 years of credited service Vesting: 10 years	10 years of credited service (vesting requirement) Benefit reduction will apply.	2% or 2.5% times FAS times years of creditable service. The multiplier is determined by the member's choice of Plan A-3 or A-4. Plan A-4 has a higher contribution requirement. Social Security Coverage: Yes	Highest average compensation received during any three non-overlapping periods of four consecutive calendar quarters	A-3: 6.25% to earn a benefit multiplier of 2% A-4: 9.3% to earn a benefit multiplier of 2.5% Employees choose between the plans at beginning of employment; A-3 is the default. Within limits, required employee contributions can be adjusted according to actuarial requirements for funding the plan.

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Pennsylvania State Employees' Retirement System: Classes of Service A-3 and A-4	State Police Officers See note.	20 years of credited service Vesting: 10 years	10 years of credited service Benefit reduction will apply.	For 20 to 25 years of credited service, 50% of highest year's earnings For 25 years of service or longer, 75% of highest year's earnings Social Security Coverage: No	Highest year of service (excludes the last calendar year of service).	A-3: 6.25% to earn a benefit multiplier of 2% A-4: 9.3% to earn a benefit multiplier of 2.5% Employees choose between the plans at beginning of employment; A-3 is the default. Within limits, required employee contributions can be adjusted according to actuarial requirements for funding the plan.
Rhode Island Retirement Security Act of 2011 Hybrid plan	Provisions for municipal fire and police members of the state retirement plan	DB component: 55/25 Current employees aged at least 45 with 10 years of service may retire at 52. Vesting in DB plan: 5 years. For members without Social Security and in DC plan: 3 years for employer contributions to DC; immediately for employee contributions to DC	N/A	2% times FAS times years of service Social Security Coverage: No	Average of 5 highest consecutive years	DB Component: With COLA option: 8% With no COLA option: 7% DC Component: 3%
Rhode Island State Police Retirement Benefits Trust	State police	When benefit reaches 50% of FAS; mandatory when benefit reaches 65% of FAS Vesting: 5 years	N/A	2% times FAS times years of service Social Security Coverage: No	Average of 5 highest years	8.75%
South Carolina Retirement Systems: Police Officers Retirement System As of 7/1/12	State and local police, firefighters, coroners, magistrates and probate judges	27 years, 5 years of which must be earned service credit; Age 55 with 8 years of earned service credit Vesting: 8 years	N/A	2.14% times FAS times years of service Social Security Coverage: Yes	Average of 20 highest consecutive quarters of earned compensation	Beginning 7/1/2012: 7.3% Beginning 7/1/2014: 13%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
South Dakota Retirement System	Class B Public Safety Membership: state law enforcement officers, municipal police and firefighters, county sheriffs, correctional staff, parole agents, campus security conservation officers, and park rangers.	55/ 3 years of earned service credit; Rule of 75 with minimum age of 45 Vesting: 3 years	45/ 3 years of earned service credit Benefit reduction will apply.	2.4% times FAS times years of service before 7/1/02, plus 2.0 % times FAS times years of service after 7/1/02 Social Security Coverage: Yes	Average of highest 12 consecutive calendar quarters in the last 40 quarters of covered employment	8%
Tennessee Consolidated Retirement System	Highway Patrol, wildlife officers, specified other state law enforcement personnel	Age 60 with 5 years of service; Any age with 30 years of service; Mandatory retirement at age 60 Vesting:: 5 years	55/25 Benefit reduction will apply.	1.575% times FAS times years of service plus (if FAS is above the Social Security integration level, \$46,200 in FY 2006) 1.8375 times the excess times years plus bridge payment until recipient reaches Social Security eligibility at age 62 of 0.75% times FAS times years of service; Benefits are capped at 94.5% of FAS. Social Security Coverage: Yes	Average of 5 highest years	Noncontributory
Texas County and District Retirement System Cash-balance Plan	Local government employees	60 or older. Employers choose among plans that include 5-, 8- or 10-year vesting, and may choose various eligibility options including Rules of 75 and 80, and 20- or 30-year eligibility. Vesting: 5, 8 or 10 years depending upon local government's choice of plan provisions	N/A	Cash-balance plan that provides lifetime annuities based upon the employee's account balance, which includes employee and employer contributions and investment earnings. Benefits will at least equal the retiree's account balance at the time of retirement. Social Security Coverage: Some	N/A	Contribution rate is set by employer and may range from 4% to 7%. Matched by employer at least dollar for dollar, up to \$2.50 per employee dollar. Account interest is guaranteed at 7% annually and may be higher. Employers make contributions necessary to fund the plan on an actuarial basis.

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Texas Employee Retirement System: Law Enforcement and Custodial Officers' Supplemental Retirement Fund	State law enforcement officers, custodial employees of the corrections system and parole officers or caseworkers	50/20; Rule of 80 with 20 years of service; Service must be in plan. Vesting: 5 years	20 years of service before age 50 Benefit reduction will apply.	2.8% times years of service times FAS Capped at 100% of FAS Social Security Coverage: Yes	Average of 36 highest months	7%
Texas Municipal Retirement System Cash-balance Plan	Local government employees	Employers choose among plans that include 5- or 10-year vesting, and may choose various eligibility options including 60/5 and 6/10, and 20- or 25-year eligibility. Vesting: 5 years or, in fewer municipal plans, 10 years	N/A	Cash-balance plan that provides lifetime annuities based upon the employee's account balance, which includes employee and employer contributions and investment earnings. Benefits will at least equal the retiree's account balance at the time of retirement. Social Security Coverage: Varies by local government	N/A	Contribution rate is set by employer and may range from 5% to 7%, and is matched by employer at least dollar for dollar, up to \$2.00 per employee dollar. Account interest is guaranteed at 5% annually and may be higher. Employers make additional contributions necessary to fund the plan on an actuarial basis.
Utah Retirement System Tier 2 Hybrid Plan As of July 1, 2011, new employees choose between this plan and the one described below. The hybrid is the default.	State and local government public safety and firefighter members	65/4; 62/10; 60/20; Any age/25 Vesting: 4 years	60 with fewer than 25 years of service Benefit reduction will apply to DB plan.	Defined Benefit component: 1.5 times FAS times years of service plus distributions from the defined contribution component of the plan Social Security Coverage: State employees—yes; Local employees—varies by local government	Average of 5 highest years	Noncontributory plan, except that if the employer's annual contribution of 12% of employee compensation is inadequate to amortize the liabilities of the DB component of the plan, employees will contribute to make up the shortfall. When the 12% contribution exceeds the actuarial requirements of the DB plan, the excess is deposited in the employee's defined contribution account.
Utah Retirement System Tier 2 Defined Contribution Plan (a 401(k) plan)	State and local government public safety and firefighter members	401(k) plan regulations apply; Employer contributions are vested after 4 years.	401(k) plan regulations apply	401(k) plan regulations apply Social Security Coverage: State employees—yes; Local employees—varies by local government	N/A	Noncontributory; 12% employer contribution

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Vermont Municipal Employees Retirement System	Four plans among which employers may choose for groups of employees; See note.	Varies, depending on employer's plan selection: 55/5 to 65/5 Vesting: 5 years	Varies, depending on employer's plan selection, available in most plans	Varies, depending on employer's plan selection, from 1.4% times years of service times FAS to 2.5% times years of service times FAS Social Security Coverage: Yes	Varies, depending on employer's plan selection, from average of 2 highest consecutive years of earnings to 5 highest consecutive years of earnings	6.98%
Vermont State Retirement System Group C Plan	State police officer or public safety employee assigned to law enforcement duties	Age 55; or Age 50 with 20 years of service Vesting: 5 years	Age 50 with 20 years of service No reduction for early retirement	2.5% times years of service times FAS; Benefit is capped at 50% of final average salary. Social Security Coverage: Yes	Average of 2 highest consecutive years of earnings	5%
Virginia Retirement System Enhanced Benefits for Eligible Political Subdivision Hazardous Duty Employees Plan 2 as of 7/1/10	Local government employees: sheriffs, deputies, police, firefighters, EMT's	60/5; 50/25; Mandatory retirement at 70, except for sheriffs, regional jail superintendents and jail farm superintendents Vesting: 5 years	Age 50 with 5 years of credited service; Benefit reduction will apply.	Sheriffs and Jail Superintendents: 1.85% times FAS times years of service; Others: 1.7% times FAS times years of service; Employers may select a higher multiplier. Some employees are eligible for a hazardous duty supplement to bridge years between retirement and early Social Security eligibility. Social Security Coverage: Yes	Average of 60 highest consecutive months	5%
Virginia Retirement System Law Officers' Retirement System: Plan 2 as of 7/1/10	Various state law enforcement officers, correctional and parole officers; campus police	60/5; 50/25 Vesting: 5 years	Age 50 with 5 years of credited service; Benefit reduction will apply.	2% times FAS times years of service Social Security Coverage: Yes	Average of 60 highest consecutive months	5%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Virginia Retirement System State Police Officers' Retirement System Plan 2 as of 7/1/10	State Police officers	60/5; 50/25 Mandatory retirement at 70 Vesting: 5 years	Age 50 with 5 years of credited service Benefit reduction will apply.	1.85% times FAS times years of service plus Hazardous duty supplement paid to those who retire with at least 20 years of hazardous duty service until they are eligible for Social Security. It is not available to those who retire at or after their normal Social Security retirement age. Social Security Coverage: Yes	Average of 60 highest consecutive months	5%
Washington Law Enforcement Officers' and Fire Fighters' Retirement System Plan 2	State, county and municipal sheriffs, police, firefighters, marshals and public safety officers	53/5 Vesting: 5 years	50/20 Benefit reduction will apply.	2% times FAS times years of service Social Security Coverage: Varies by local government. Yes for about 6% of fire and 58% of police	Average of 60 highest consecutive months	Effective 7/1/11: 8.46%
Washington State Patrol Retirement System Plan 2	Full-time officers only	Any/25; 55/any; Mandatory retirement at age 65 Vesting: 5 years	55 with 5 years of service credit Benefit reduction will apply.	2% times FAS times years of service; Maximum of 75% of FAS Social Security Coverage: No	Average of 60 highest consecutive months	Effective 7/1/11: 6.59%
Washington Public Safety Employees' Retirement System Plan 2	State and local employees whose jobs contain a high degree of physical risk, but who are not eligible for the Law Enforcement Officers' and Fire Fighters' Retirement System (LEOFF)	65/5 60/10 Vesting: 5 years	53/20 Benefit reduction will apply.	2% times FAS times years of service Social Security Coverage: Yes	Average of 60 highest consecutive months	Effective 7/1/11: 6.36%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
West Virginia Consolidated State Retirement Board	Deputy Sheriff's Retirement System; some sheriffs are included	In service at retirement: Rule of 70 with minimum age of 50 or 60/5; Out of service at retirement: 50/20; 62/5 Vesting: 5 years	At age 40, if covered service has ended; Benefit reduction will apply.	2.25% times FAS times years of service Social Security Coverage: Yes	Average of 5 highest consecutive years within the last 10	8.5%
West Virginia Consolidated State Retirement Board	Emergency Medical Services Retirement System	In service at retirement: Rule of 70 with minimum age of 50 or 60/10; Out of service at retirement: 52/20; 62/5 Vesting: 5 years	45/20 Benefit reduction will apply.	For years 1-20: 2.75% times FAS times years of service; For years 21-25: 2.0% times FAS times years of service; For years 26-30: 1% times FAS times years of service Social Security Coverage: Yes	Average of 5 highest consecutive years within the last 10	8.5%
West Virginia Consolidated State Retirement Board	Municipal Police Officers' and Firefighters' Retirement System See note.	In service at retirement: Rule of 70 with minimum age of 50 or 60/10; Out of service at retirement: 50/20; 62/5 Vesting: 5 years	N/A	For years: 2.6% times FAS times years of service; For years 21-25: 2.0% times FAS times years of service; For years 26-30: 1% times FAS times years of service Social Security Coverage: No, see note.	Average of 5 highest consecutive years within the last 10	8.5%
West Virginia Consolidated State Retirement Board	State Police Retirement System Plan B	50/25; 52/20 Excluding military service credit Vesting: 5 years	Less than age 52 with 20 years of credited service excluding military service Benefit reduction will apply.	2.75% times FAS times years of service Social Security Coverage: No	Average of 5 highest years within the last 10; need not be consecutive. Includes overtime payments	13%

STATE AND PLAN	EMPLOYEES COVERED	AGE AND SERVICE REQUIREMENTS FOR NORMAL RETIREMENT	REQUIREMENTS FOR EARLY RETIREMENT WITH REDUCED BENEFITS	BENEFIT FORMULA FOR NORMAL SERVICE RETIREMENT AND SOCIAL SECURITY COVERAGE	COMPUTATION OF FINAL AVERAGE SALARY (FAS)	EMPLOYEE CONTRIBUTION
Wisconsin Retirement System	Protective Employees covered by Social Security: state police, other state and local public safety employees	53/25; 54 with less than 25 years of service Vesting: 5 years	50 Benefit reduction will apply.	2% times years of service times FAS An alternative “money purchase” formula is also applied in each case, and the higher benefit of the two results is paid. See note. Social Security Coverage: Yes	Average of 3 highest 3 years; need not be consecutive	5.9%
Wisconsin Retirement System	Protective Employees not covered by Social Security: some local government firefighters	53/25; 54 with less than 25 years of service Vesting: 5 years	50 Benefit reduction will apply. Vesting: 5 years	2.5% times years of service times FAS An alternative “money purchase” formula is also applied in each case, and the higher benefit of the two results is paid. See note. Social Security Coverage: No	Average of 3 highest 3 years; need not be consecutive	5.9%
Wyoming Retirement System	Game Warden, Highway Patrol and Criminal Investigation Pension Plan	50/6 Vesting : 6 years	N/A	2.5% times FAS times years of service, not to exceed 75% of FAS Social Security Coverage: Yes	Average of 36 highest consecutive months	12.64
Wyoming Retirement System	Law Enforcement Pension Plan: sheriffs, municipal police, corrections system officers and parole agents, and various other state and local law enforcement personnel	60/4 Any/20 Vesting: 4 years	50/4	2.5% times FAS times years of service, not to exceed 75% of FAS Social Security Coverage: Some, most police positions are not covered	Average of 60 highest consecutive months	8.6%
Wyoming Retirement System	Paid Fire Plan B: local government professional firefighters	50/4 Vesting: 4 years	N/A	2.8% times FAS times years of service for up to 25 years of service; Benefit is capped at 70% of FAS. Social Security Coverage: No	Average of 36 highest consecutive months	8.5%

NOTES:

Maine. MPERS offers a variety of plan designs among which local participating districts (local government employers) may choose. All plans are open to public safety employees, although some are limited to them. The plan designs are summarized in the Maine PERS Handbook:

http://www.mainebers.org/PDFs/handbooks/State_Booklet_web.pdf

and in the system's CAFR at page 100:

<http://www.mainebers.org/PDFs/other%20publications/11CAFR.pdf>

Michigan. There is no statewide retirement plan for local governments' public safety employees. There are approximately 130 local government retirement plans in Michigan. The Municipal Employees Retirement System is a voluntary multi-employer plan encompassing more than 700 local governments' plans for their employees. It is described in Citizens' Research Council of Michigan, *Michigan State and Local Government Retirement Systems* (Livonia, Mich.: 2009). <http://crcmich.org/PUBLICAT/2000s/2009/rpt356.pdf>

Pennsylvania State Employees' Retirement System. The effective dates for Plans A-3 and A-4 may vary according to the expiration of current collective bargaining agreements. For Capitol Police Officers and Park Rangers, the effective date is July 1, 2011. For State Police Officers, the effective date is July 1, 2012. Also, the collective bargaining agreement known as the DiLauro Award affects the benefits of State Police Officers. See the SERS Handbook: <http://www.portal.state.pa.us/portal/server.pt?open=514&objID=594007&mode=2>

Vermont Municipal Employees' Retirement System. The system provides four plans among which municipal employers may select. A municipality is not required to cover all employees with the same plan. Plan details are available at <http://www.vermonttreasurer.gov/retirement/muni-group-comparisons>

West Virginia Municipal Police Officer and Firefighters: Pursuant to WV Code § 8-22A-28(b) "On or before October 1, 2015, the participating employers shall jointly submit a plan to the State Auditor ... to extend Social Security benefits to members of the retirement system."

West Virginia Police Officers' and Firefighters' Retirement System. The Municipal Police Officers and Firefighters Retirement System (MPFRS) was established January 1, 2010. All paid police officers and firefighters first employed in covered employment by a participating municipality or municipal subdivision after the date the municipality or municipal subdivision elected to join MPFRS are required to be members of MPFRS as a condition of employment. If there are fewer than 100 members of MPFRS on January 1, 2014, all members will be merged into the Emergency Medical Services Retirement System. MPFRS currently has 22 active members (in 2012).

Wisconsin Retirement System. The alternative "money purchase" calculation is described in Wisconsin Legislative Fiscal Bureau, *Wisconsin Retirement System: Information Paper 84* (2011) p. 58 ff. http://legis.wisconsin.gov/lfb/publications/Informational-Papers/Documents/2011/84_Wisconsin%20Retirement%20System.pdf

SOURCES:

Links were valid as of July 31, 2012.

Alabama retirement systems: <http://www.rsa-al.gov/ERS/Pubs%20and%20forms/ERS%20Pubs/ERS%20Member%20Handbook.pdf>

Alabama state police: <http://www.rsa-al.gov/ERS/Pubs%20and%20forms/ERS%20Pubs/State%20Police%20Member%20Handbook.pdf>

Alaska DB plan: http://doa.alaska.gov/drb/pdf/pers/handbook/2011/PERS_handbook_2011_08_pension_benefits.pdf

Alaska DC plan: http://doa.alaska.gov/drb/dcrp/dcr_plan/dcrp_booklet.html

Arkansas Police and Fire: <http://www.lophi-prb.com/LinkClick.aspx?fileticket=j2DDx7QSmCs%3d&tabid=84>

Arkansas State Police: http://www.apers.org/asprs/ASPRS_HB09.pdf

Arizona Correction Officers Retirement Plan: http://www.psprs.com/sys_corp/Forms/CORP%202011-12/2011-CORP-SummaryOfBenefits-Final.pdf

http://www.psprs.com/Admin_Investments_and_Finance/CAFR%202011/2011%20CAFR%20CORP.pdf

Arizona Public Safety Officers' Retirement System: http://www.psprs.com/sys_psprs/Forms/PS%202011-12/2011-PSPRS-SummaryOfBenefits-Final.pdf

http://www.psprs.com/Admin_Investments_and_Finance/CAFR%202011/2011%20CAFR%20PSPRS.pdf

California Public Employees' Retirement System <http://www.calpers.ca.gov/eip-docs/about/pubs/comprehensive-annual-fina-report-2011.pdf>

California public safety: <http://www.calpers.ca.gov/eip-docs/about/pubs/member/your-benefits-your-future-state-safety-benef.pdf>

California local safety members: <http://www.calpers.ca.gov/eip-docs/about/pubs/member/your-benefits-your-future-local-safety.pdf>

Colorado Fire and Police Pension Association: <http://www.fppaco.org/pdfs/Handbooks/EE%20handbook%202010.pdf>

Colorado State Trooper Plan: <https://www.copera.org/PDF/5/5-16.pdf>

Connecticut Hazardous Duty: <http://www.osc.ct.gov/empret/tier2asumm/tier2asumm.htm#HAZARDOUS>

Delaware New State Police Plan: http://delawarepensions.com/pensionplans/newstatepolice/nsp_benefits.shtml

Florida Special Risk Class: <https://www.rol.frs.state.fl.us/forms/special-risk.pdf>

Georgia Peace Officers' Fund: <http://poab.georgia.gov/>

Georgia Employees' Retirement System: http://www.ers.ga.gov/plans/ers/gseps/formspubs/GSEPS_Plan_Highlights.pdf
and http://www.ers.ga.gov/plans/ers/formspubs/ERS_Handbook.pdf

Hawaii Employee Retirement System: http://ers.hawaii.gov/resources/all-publications#Your_Retirement_System

Idaho Police and Firefighters Plans: http://www.persi.idaho.gov/handbook/PERSI_Member_Handbook.pdf
and http://www.persi.idaho.gov/members/early_retirement.cfm

Illinois Alternative Formula Tier 2: http://www.state.il.us/srs/PDFILES/Tier%202/tier2_active.pdf

Indiana plans: http://www.in.gov/legislative/pdf/2010_PENSION_WEBDOC.PDF

Iowa Municipal Fire and Police: <http://www.mfprsi.org/>

Iowa Peace Officers Retirement System: <http://www.dps.state.ia.us/asd/por/por.shtml>

Iowa Protection Occupations: http://www.ipers.org/publications/members/pdf/brochures/newmembers_occupation.pdf

Iowa Sheriffs & Deputies: http://www.ipers.org/publications/members/pdf/brochures/newmembers_sheriffs.pdf

Kansas Policy and Firemen's: <http://www.kpers.org/membershipguidekpf.pdf>

Kentucky plans: [http://www.klc.org/UserFiles/InfoHandbookHaz\(1\).pdf](http://www.klc.org/UserFiles/InfoHandbookHaz(1).pdf)

Louisiana Firefighters: <http://www.lafirefightersret.com/pdf/handbook1129.pdf>

Louisiana State Police: <http://www.lsprs.state.la.us/regular.htm>

Louisiana Sheriffs' Pension & Relief Fund: <http://www.lsprf.com/MemberHandbook%20rev%20Oct%202011.pdf>

Maine PERS plans: http://www.maineopers.org/PDFs/handbooks/State_Booklet_web.pdf

Maryland Correctional Employees: <http://www.sra.state.md.us/Participants/Members/Downloads/Handbooks/BenefitHandbook-Cor.pdf>

Maryland Law Enforcement Officers: <http://www.sra.state.md.us/Participants/Members/Downloads/Handbooks/BenefitHandbook-LEO.pdf>

Maryland State Police: <http://www.sra.state.md.us/Participants/Members/Downloads/Handbooks/BenefitHandbook-MSP.pdf>

Massachusetts plans: <http://www.mass.gov/treasury/docs/retirement/retguide.pdf>
 Chapter 176, Public Acts of 2011: <http://www.mass.gov/mtrs/1news/1ch176legis.htm>

Michigan State Police: http://www.michigan.gov/documents/ormsmp/StatePoliceR159H_174206_7.pdf

Minnesota PERA police and fire: http://www.mnpera.org/index.asp?Type=B_BASIC&SEC=%7B17E89BDA-4D0A-4693-A24A-1CD486D34E7A%7D
 Minnesota State Patrol: <http://www.msrs.state.mn.us/ptl/index.htmls>
 Minnesota SERA correctional plan: <http://www.msrs.state.mn.us/corr/index.htmls>

Mississippi Highway Patrol: <http://www.pers.state.ms.us/retirementplans/MHSP/mhspretireplan.html#MHSPcoverage>
 Mississippi PERS: http://www.pers.state.ms.us/pdf/memberservices/handbooks/Member_Handbook_2011_2.pdf

Missouri DOT and Highway Patrol: <http://www.mpers.org/files/DDF/2007%20Year%202000%20Plan%20w%20Cover.pdf>
 Missouri Local Government plans: http://www.molagers.org/Portals/0/50822_Text.pdf

Montana plans: <http://leg.mt.gov/content/Publications/fiscal/Pensions/MT-Pensions-Summary-Tables.pdf>
<http://mpera.mt.gov/index.shtml>

Nebraska State Patrol Plan: <https://npers.ne.gov/whalecomfb0318c98356c576f7c4/whalecom0/SelfService/public/howto/handbooks/handbookPatrol.pdf>
 and Legislative Bill 382 of the 2011 Legislative Session: <http://nebraskalegislature.gov/FloorDocs/Current/PDF/Intro/LB382.pdf>

Nevada local police and fire: <http://www.nvpers.org/>
 and <http://www.nvpers.org/public/aboutus/>

New Hampshire Retirement System: <http://www.nhrs.org/Members/PlanDetails.aspx>

New Jersey Policy and Firemen: <http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/pfrsbook.pdf>
 New Jersey State Police: <http://www.state.nj.us/treasury/pensions/epbam/exhibits/handbook/sprsbook.pdf>

New Mexico PERA plans: <http://www.pera.state.nm.us/pdf/Web2011MemberHandbook.pdf>

New York State Police: http://www.osc.state.ny.us/retire/publications/vo1518/about_your_membership/becoming_eligible.php
 New York State & Local: Police and Firefighters: <http://www.osc.state.ny.us/retire/publications/vo1517/index.php>

North Carolina Fireman's Fund: <https://www.nctreasurer.com/ret/Benefits%20Handbooks/NCFiremen.pdf>
 North Carolina Local Law Enforcement: <https://www.nctreasurer.com/ret/Benefits%20Handbooks/NCLocalLEO.pdf>
 North Carolina State Law Enforcement: <https://www.nctreasurer.com/ret/Benefits%20Handbooks/NCStateLEO.pdf>

North Dakota Highway Patrol: <http://www.nd.gov/ndpers/forms-and-publications/publications/hp.pdf>
 North Dakota Law Enforcement: <http://www.nd.gov/ndpers/forms-and-publications/publications/law-enforcement.pdf>

Ohio Police and Fire Pension Fund: <http://www.op-f.org/Files/memberGuide.pdf>
 Ohio Public Employee Retirement System, Law Enforcement and Public Safety Officers: <https://www.opers.org/pubs-archive/leaflets/ISL-E.pdf#zoom=80>

Ohio Highway Patrol Retirement System: <https://www.ohprs.org/ohprs/retirementBenefits.jsp>

Oklahoma Firefighters Pension and Retirement System: <http://www.ok.gov/fprs/documents/2011%20Actuary%20Report.pdf>

Oklahoma Law Enforcement Retirement System: <http://www.olars.state.ok.us/LinkClick.aspx?fileticket=YYKYcyURsjM%3d&tabid=62&mid=396>

Oklahoma Police Pension and Retirement System: <http://www.ok.gov/OPPRS/documents/OPPRS%20Overview.pdf>

Oklahoma Public Employees Retirement System Hazardous Duty Employees: http://www.opers.ok.gov/Websites/opers/Images/pdfs/hazard_book_06.pdf

Oregon Public Service Retirement Plan: http://www.oregon.gov/PERS/MEM/section/forms/plan_definitions.shtml

Pennsylvania State Employees' Retirement System: <http://www.portal.state.pa.us/portal/server.pt?open=514&objID=594007&mode=2>

Rhode Island State Police Retirement: <http://www.treasury.ri.gov/secure-path-ri/faq/state-police.php>

Rhode Island Retirement Security Act of 2011, Municipal Police and Fire provisions: <http://www.treasury.ri.gov/secure-path-ri/faq/mers-pf.php>

South Carolina Retirement System, PORS: <http://www.retirement.sc.gov/publications/porshandbook.pdf>

South Dakota Class B Public Safety: http://www.sdrs.sd.gov/publications/documents/ClassB-PublicSafety2010_002.pdf

Tennessee Retirement System Benefits for Law Enforcement Officers: <http://treasury.tn.gov/tcrs/PDFs/StateEmp.pdf>

Texas County and District Retirement System: <https://www.tcdrs.org/TCDRS%20Publications/GuidetoMemberBenefits.pdf>

<https://www.tcdrs.org/TCDRS%20Publications/2010CAFR.pdf>

Texas Employee Retirement System, Law Enforcement Supplemental plan: http://www.ers.state.tx.us/Employees/Your_ERS_Retirement/

Texas Municipal Retirement System: http://www.tmr.org/down/pubs/pubs_bene_guide_08.pdf

http://www.tmr.org/down/pubs/CAFR_2010/CAFR10_web_intro.pdf

Utah Retirement Systems Tier 2 plans for public safety members: <https://www.urs.org/pdf/RetirementSystems/tier2Safety.pdf>

Vermont Municipal Employees Retirement System: <http://www.vermonttreasurer.gov/retirement/muni-group-plans>

Vermont Retirement System Group C: <http://www.vermonttreasurer.gov/retirement/state-group-c>

Virginia Retirement System Enhanced Benefits for Subdivision Hazardous Duty Employees: <http://www.varetire.org/Pdf/Publications/hazardous-duty-plan-2.pdf>

Virginia Retirement System Law Enforcement Officers: <http://www.varetire.org/Pdf/Publications/valors-plan-2.pdf>

Virginia Retirement System State Police: <http://www.varetire.org/Pdf/Publications/spors-plan-2.pdf>

Washington Law Enforcement Officers: <http://www.drs.wa.gov/member/handbooks/leoff/plan-2/default.htm>

Washington State Patrol: <http://www.drs.wa.gov/member/handbooks/wsprs/plan-2/wsprs2hbk.pdf>

Washington State Public Safety Employees; Retirement System: <http://www.drs.wa.gov/member/handbooks/psers/plan-2/psershbk.pdf>

Washington State Retirement System required contributions effective July 1, 2011: <http://www.drs.wa.gov/employer/drsn/11014.htm>

West Virginia Deputy Sheriffs: <http://www.wvretirement.com/DSRS%20Plan%20Description.html>

West Virginia Emergency Medical Services: <http://www.wvretirement.com/EMSRS%20Plan%20Description.html>

West Virginia Municipal Police Officers' and Firefighters' Retirement System: <http://www.wvretirement.com/MPFRS%20Plan%20Description.html>

West Virginia State Police: <http://www.wvretirement.com/planb%20plan%20description.html>

Wisconsin Retirement System: http://legis.wisconsin.gov/lfb/publications/Informational-Papers/Documents/2011/84_Wisconsin%20Retirement%20System.pdf

Wyoming Retirement System various plans' handbooks: <http://retirement.state.wy.us/pension/index.html>