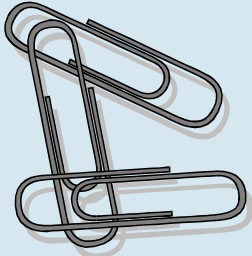


## *What is combined service?*

The Combined Service law was a great stride forward in pension benefits,



*Combined Service is a way of "paper-clipping together" your retirement service credit in the Minnesota public retirement funds.*

since it allows a member to combine his or her retirement service credit within all of the Minnesota public pension funds. Your allowable retirement service

credit and salary with those plans will be considered jointly at the time of retirement when determining eligibility and level of benefits.

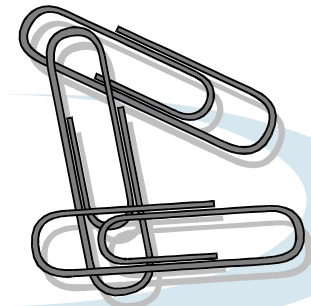
## *Minnesota Public Retirement Funds*

St. Paul Teachers' Retirement Fund Association  
Minnesota Teachers Retirement Association  
Duluth Teachers' Retirement Fund Association  
Public Employees' Retirement Association  
Minnesota State Retirement System  
Minneapolis Employees' Retirement Fund



St. Paul Teachers' Retirement  
Fund Association

## *Combined Service*



1619 Dayton Avenue • Room 309  
St. Paul, Minnesota 55104  
(651) 642-2550  
Fax: (651) 642-2553  
E-mail: [info@sptrfa.org](mailto:info@sptrfa.org)  
Website: [www.sptrfa.org](http://www.sptrfa.org)

## ***Do I qualify for Combined Service?***

To be a Combined Service member, you must have retirement service credit in one or more of the other Minnesota public pension funds. This means that ***if you have withdrawn your contributions from the other funds, you will not receive retirement credit for that service.*** You may repay any refunds you have received from the public funds, which would allow you to use that retirement service credit for your retirement. Contact the Minnesota public pension fund you took a refund of your contributions from to learn about repaying the refund.

In order to be a *vested* member using Combined Service, all of the following must be true:

- At least three years of combined credit within the Minnesota public pension funds.
- At least one-half year of credit within a fund to receive combined service credit from that fund.

*Vested membership means that you or your survivors are guaranteed a benefit other than a refund of your contributions. To be vested, you must have at least three years of allowable retirement service credit.*

## ***What happens when I retire?***

When you retire, you will get benefits from each of the Minnesota public pension funds for the retirement service credit you have with them.

The Minnesota public pension funds will effectively “combine” their information about you. If you qualify for the Rule of 90 (you were hired before July 1, 1989), your total number of years of service from all of the funds will be added to your age to see if you can retire under Tier I without a discount. If you were hired after July 1, 1989, or if your Tier II benefits are higher, you will simply receive a Tier II pension from each of the Minnesota public pension funds.

Your FAS is the average of your highest five successive years of salary from whatever fund(s) they occur in, even if it is not your last pension fund. The pension funds will all use the same FAS to calculate your benefit payable from each fund.

## ***So what’s the benefit to this?***

The Combined Service program is a special form of portability under Minnesota law for individuals having allowable retirement service credit with more than one covered Minnesota public pension fund (Minn. Stat. § 356.30).

The program allows for benefits to be calculated under separate plans as if all years of service were earned with the last plan. Note that these remain separate benefits, however, and the assets cannot be rolled or combined.

## ***Minnesota Public Pension Funds***

### ***Minnesota Teachers Retirement Association (TRA)***

651-296-2409

or

1-800-657-3669

### ***Duluth Teachers’ Retirement Fund Association (DTRFA)***

218-722-2894

### ***Public Employees Retirement Association (PERA)***

651-296-7460

### ***Minnesota State Retirement System (MSRS)***

651-296-2761

### ***Minneapolis Employees Retirement Fund (MERF)***

612-335-5950

### ***St. Paul Teachers’ Retirement Fund Association***

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