

## Combined Service: What is the combined service law, and what services qualify towards your retirement benefits?



The Combined Service Program is a Minnesota Law for individuals having retirement service credit with more than one covered Minnesota public pension fund. If you have retirement service credit with more than one of the following funds, you may be eligible for a combined service benefit.

St. Paul Teachers' Retirement Fund Association

Minnesota Teachers Retirement Association

-Includes Minneapolis Teachers' Retirement Fund Association

Duluth Teachers' Retirement Fund Association

Public Employees' Retirement Association

Minnesota State Retirement System

Minneapolis Employees' Retirement Fund

To be eligible, you must have at least 1/2 year of retirement service credit with a fund and at least 3 years of retirement service credit within the Minnesota public pension fund system.

At retirement you apply with and receive a benefit from each fund with which you have qualifying service. The benefits remain separate and cannot be rolled into any one fund.

If you have taken a refund of your retirement service credit with another fund, watch for an upcoming *Pensions 101* for details on potential advantages of refund repayment.

For additional information on this topic please refer to your *Pension Facts* booklet or contact the SPTRFA office at 651-642-2550.

### Upcoming School Visits

Paul and Sheila Wellstone Elementary: February 24

Bruce Vento Elementary: February 26

Dayton's Bluff Achievement Plus Elementary: March 3

Four Seasons Elementary: March 5