



**St. Paul Teachers' Retirement  
Fund Association**

**Welcome!**

**The St. Paul Teachers' Retirement Fund Association (SPTRFA) welcomes you to service in St. Paul! Membership is mandatory upon employment, in any position requiring a license issued by the Minnesota Department of Education.**

**As a new employee, you are a Coordinated Plan member, which means that you contribute to both SPTRFA and Social Security. You are earning benefits from both plans. More details about the Coordinated Plan can be found in this brochure and in the copy of *Pension Facts*, which is included for your reference.**

**Welcome to  
Service in  
St. Paul!**

**Membership  
Information**

**1619 Dayton Avenue, Room 309  
St. Paul, MN 55104**

**Phone: (651) 642-2550**

**Fax: (651) 642-2553**

**Email: [info@sptrfa.org](mailto:info@sptrfa.org)**

**Website: [www.sptrfa.org](http://www.sptrfa.org)**

## Why am I a member?

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Membership is mandatory upon employment in any position requiring a license issued by the Minnesota Department of Education.

## What percentage of my salary do I contribute to the SPTRFA?

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As a Coordinated Plan member, a contribution of 5.5% of your pre-tax salary is made to the SPTRFA via Saint Paul Public Schools (SPPS).

## How do I earn retirement service credit?

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Your retirement service credit is calculated based on the number of full days that you work.

If you work 170 or more full days in a fiscal year (July 1-June 30), you will receive one year of retirement service credit. You cannot receive more than one year of retirement service credit in each year. If you work less than 170 days, the amount of retirement service credit you receive will be the number of full days you work divided by 170. For example, if you work 85 days, you will receive 0.5 years of retirement service credit ( $85 \div 170$ ).

## How long until I'm vested?

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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 is this *Pension Facts* booklet I received?

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*Pension Facts* includes information regarding the benefits you receive from the SPTRFA. In addition, the booklet explains other topics such as combined service, leaves of absence, refund of contributions, repaying refunds, disability benefits, survivor benefits and retirement options.



## Where do I go for more information?

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- The SPTRFA website: [www.sptrfa.org](http://www.sptrfa.org).
- Email your questions or concerns to [info@sptrfa.org](mailto:info@sptrfa.org).
- SPTRFA member newsletters published on a regular basis.
- Contact the office via mail or phone, at the address and telephone number listed below.



**Welcome and good luck!**

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