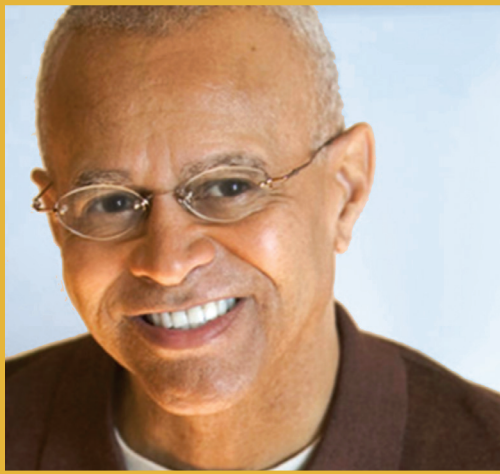




Service Retirement Guide

Public Employees' Retirement System of Mississippi



As a public employee in Mississippi, you have worked your entire covered career to earn your retirement. Your contributions, the contributions made on your behalf by your employer, and your vested status with the Public Employees' Retirement System of Mississippi (PERS) entitle you to life-long benefits upon retirement. However, the payment of these service retirement benefits (i.e., benefits paid after working a set number of years or once you reach a specific age) is not automatic (if you are retiring due to a disability, see PERS Disability Retirement Guide). You must plan and prepare for your retirement, a process that can be both exciting and, possibly, overwhelming. This is why PERS is here to help.

Eligibility and Deciding to Retire

Before you can retire, you must meet the service retirement eligibility criteria of

your Retirement Tier (see PERS Member Handbook), choose the right time to retire, complete the PERS service retirement application process, and terminate employment. This PERS Service Retirement Guide provides an overview of the retirement application process and is intended to help you confidently transition from being a PERS member to being a PERS retiree.

Retirement Education and Timing

PERS invites you to take advantage of our retirement education opportunities throughout your career. But, at least one year before you retire, you should begin the retirement process by attending a PERS Pre-Retirement Full-Day Seminar or Focus Session or by visiting one-on-one with a PERS benefit analyst. While not required for retirement, these sessions can be very helpful, offering information

on retirement eligibility, benefit options, and the entire retirement process. Call or visit PERS online for details about these opportunities.

When you are about three to six months out from the date you want to retire, you will need to begin the actual PERS service retirement application process.

See the following pages of this guide for details about this process, the required forms, your benefit options, taxes, insurance offerings, and other important information to help you make a smooth transition into the retirement years you have worked so hard to reach.



Providing Benefits for Life

Application Process - Preparation & Phase 1

Before You Retire

Account Audit

We encourage you to request an audit of your account several years before retirement to ensure there are no errors. Early detection of account errors results in less frustration and better accuracy when you begin the actual retirement process.

Purchasing Service Credit

If you received a refund of your PERS contributions earlier in your career, you may purchase the associated service credit prior to retirement. If interested, request a refund buyback cost estimate before beginning the retirement process.

Advanced Application

To establish how benefits are to be paid in the event of death before retirement, Form 16, *Advanced Application*, should be submitted when you become eligible for retirement. Revisit your *Advanced Application* before beginning the retirement process and submit a new one if you have any changes. If you have not submitted an *Advanced Application* and are eligible to retire, submit one before beginning the retirement process so that your wishes are met should you die before completing the process. The *Advanced Application* can be found online.

The PERS service retirement process consists of four forms, which are completed over the two-phase application process. Only the first form, Form 9A SRVC, *Pre-Application for Service Retirement Benefits*, is available online. All subsequent forms will be sent to you by PERS. The process can take time; so, we recommend you begin the application process at least three to six months *before* your anticipated retirement date. If an authorized representative completes the member section of the forms for you, he or she must provide a copy of the durable power of attorney, conservatorship or guardianship papers, or other legal documents as proof of authority.

Phase 1

Pre-Applying, Audit, & Setting the Date

Obtain Form 9A SRVC. This form establishes an anticipated effective date of retirement and acknowledges your understanding of the 90-day submission deadline.

Applying as an Active Member

Your membership is considered active as long as you are contributing to PERS through covered employment. To apply for retirement benefits, complete sections 1 through 4 of Form 9A SRVC then forward the form to your employer to complete Section 5 and to submit to PERS. Your retirement date will be no earlier than the first day of the month following your termination from employment with all

covered employers and receipt of the completed Form 9A SRVC by PERS.

After PERS receives your completed Form 9A SRVC, a PERS benefit analyst will audit your account for any discrepancies and then, if eligible, mail you a packet that will include a Final Estimate of Benefits and the necessary forms for completing your application. This analyst will work with you as you progress through the entire application process. If the audit shows that you are not eligible for retirement, PERS will notify you in writing.

Applying as an Inactive Member

Your membership is considered inactive if you are no longer working in any PERS-covered position and have not retired or received a refund of your contributions. To apply for retirement benefits, complete sections 1 through 4 of Form 9A SRVC and submit the form directly to PERS. Monthly benefits, if applicable, will be effective the first of the month after PERS receives the completed form, provided you meet the minimum eligibility requirements.

A PERS analyst will contact your last covered employer, if necessary; audit your account for any discrepancies; and mail you a packet that will include a Final Estimate of Benefits and the necessary forms for completing your application. This analyst will work with you as you progress through the entire application process. If the audit shows that you are not eligible for retirement, PERS will notify you in writing.

Application Process - Phase 2

Phase 2

Option Selection, Naming Beneficiaries, & Direct Deposit

The forms and materials in Phase 2 will be sent to you by a PERS benefit analyst after your completed Form 9A SRVC has been received and processed. The Partial Lump Sum Option (PLSO) form will be sent only if you are eligible to elect the PLSO.

Choose Your Benefit Options and Designate Your Beneficiaries

Using the Form 9S, *Service Retirement Application*, you receive from your PERS benefit analyst, you will choose your benefit option (see pages 4 through 6), designate your beneficiaries, and, if eligible, elect whether or not you want a partial lump sum. Reference the Final Estimate of Benefits sent in your Phase 2 packet to compare how different benefit

options affect your monthly benefits and the benefits any beneficiaries might receive. You must provide a birth certificate for each beneficiary if selecting a joint and survivor annuity. No matter what option you select upon retirement, you will receive a monthly benefit and Cost-of-Living Adjustment (COLA) for life.

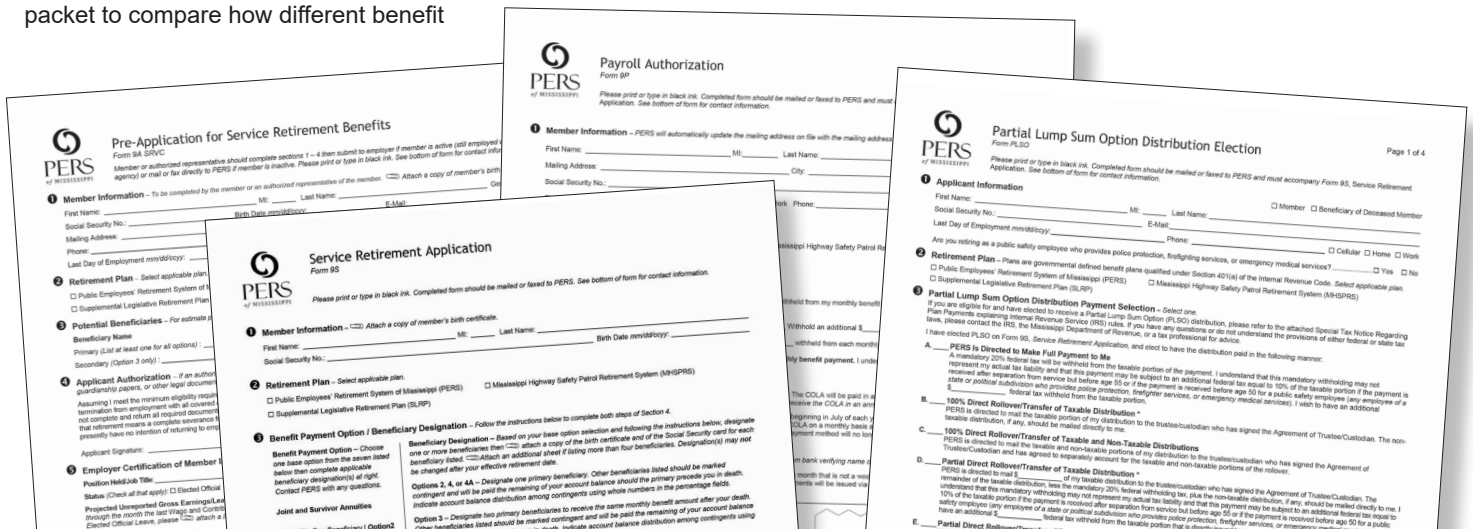
Give Your Payroll Authorization

You also will need to complete and submit the Form 9P, *Payroll Authorization*, that is sent to you so PERS has your banking information for routing benefit payments as direct deposits, which is mandatory for all retirees. You will provide PERS with your federal tax withholding preferences on benefit payments and designate whether or not you wish to receive your COLA every month or as an annual lump sum issued each December.

Choose Your Partial Lump Sum Option Distribution

If eligible, you will also receive a Form PLSO, *Partial Lump Sum Option Distribution Election*, to complete if you elect to take a PLSO. The PLSO distribution can be paid directly to you by check, or, if you prefer, part or all of the distribution may be rolled over to another eligible retirement account. If you opt for the rollover, your financial trustee or custodian will need to certify the selection.

Ideally, all forms and elections should be completed and submitted to PERS prior to your anticipated retirement date. However, all forms and elections must be completed and submitted to PERS no later than 90 days after your anticipated effective date of retirement. Failure to meet the filing deadline will result in your having to re-apply for service retirement and establish a new effective date of retirement.



Benefit Options

PERS provides seven base options from which to choose at retirement, plus, if eligible and desired, a Partial Lump Sum Option (PLSO) (see page 7) to add to a base option. (See Base Option Quick Comparison Chart, pages 8-9.)

Upon retirement, you should select the benefit option that best suits your needs and circumstances. All base options will provide you with monthly benefits for life, but the options vary in how benefit amounts are calculated. Retirement benefits calculated under PERS options 2, 3, 4, and 4A are based on actuarial calculations, which change periodically based on actuarial experience. Furthermore, some options contain special Pop-Up and Pop-Down provisions (see sidebar at right) to allow eligible retirees to change options and beneficiary designations under certain limited circumstances.

PERS' benefit options as follows:

Single Life Annuities with Refund and Pop-Down Provisions

No monthly beneficiary protection

Maximum Retirement Allowance Option

The Maximum Retirement Allowance Option provides the highest possible monthly benefit for life available to you at retirement. This single life annuity is the basic benefit option offered by PERS.

- Monthly benefit payments stop at your death.
- No monthly benefits are payable to any beneficiary.
- If the total monthly retirement benefits paid before your death is less than your contributions and interest, the remainder will be refunded to your designated beneficiaries.
 - » You must name one or more beneficiaries as primary or contingent or to share proportionately any remaining account balance after your death.
 - » There are no restrictions on who you may name as a beneficiary. You may name a person, estate, organization, or trust as beneficiary.
 - » You are not required to name your spouse as a beneficiary.
 - » You may change your beneficiaries at any time.
- If you marry after retirement while receiving benefits under this option, you may apply to Pop-Down to Option 2, Option 4, or Option 4A to provide beneficiary protection for your new spouse. You must apply for this provision within one year of the date of the marriage.
- PLSO is available with this option, if you are eligible.

Changing Your Benefit Option after Retirement

Pop-Up Provision

The Pop-Up Provision allows a retiree who selected Option 2, Option 4, or Option 4A to change to the Maximum Retirement Allowance Option if the designated beneficiary predeceases the retiree or if the retiree divorces the designated beneficiary. (All options require that at least one beneficiary be named.)

Pop-Down Provision

The Pop-Down Provision allows a retiree who selected the Maximum Retirement Allowance Option or Option 1 to change to Option 2, Option 4, or Option 4A to provide beneficiary protection to a new spouse married after the retiree selected the Maximum Retirement Allowance Option or Option 1. The retiree must apply for this provision within one year of the date of the marriage.

Benefit Options

Option 1 - Pro-rated Single Life Annuity

Option 1 provides you with reduced monthly benefits for life compared to what you would receive under the Maximum Retirement Allowance Option because your contributions are pro-rated over your actuarial life expectancy, which could increase the available refund amount for beneficiaries.

- Monthly benefit payments stop at your death.
- No monthly benefits are payable to any beneficiary.
- If there are contributions and interest remaining at your death, that remainder will be refunded to your designated beneficiaries.
 - » You must name one or more beneficiaries as primary or contingent or to share proportionately any remaining account balance after your death.
 - » There are no restrictions on who you may name as a beneficiary. You may name a person, estate, organization, or trust as beneficiary.
 - » You are not required to name your spouse as a beneficiary.
 - » You may change your beneficiaries at any time.

- If you marry after retirement while receiving benefits under this option, you may apply to Pop-Down to Option 2, Option 4, or Option 4A to provide beneficiary protection for your new spouse. You must apply for this provision within one year of the date of the marriage.
- PLSO is not available with this option, regardless of eligibility.

Joint and Survivor Annuities with Pop-Up Provision

One beneficiary

Option 2 - 100 Percent Joint and Survivor Annuity

Option 2 provides you with reduced monthly benefits for life compared to what you would receive under the Maximum Retirement Allowance Option so that, after your death, your beneficiary will receive the same monthly amount for life.

- You must name one beneficiary.
- Your beneficiary must be a person, not an estate, organization, or trust.
- You are not required to name your spouse as a beneficiary.
- You may not change your beneficiary once selected unless he or she dies or unless you divorce and your spouse is named as beneficiary. If so, you may apply to Pop-Up to the Maximum Retirement Allowance Option. In the event of a late filing,

the recalculation of benefits can be retroactively effective for up to three months if the beneficiary dies.

- Your beneficiary's benefit may be limited by the Internal Revenue Code if the beneficiary is not your spouse.
- PLSO is available with this option, if you are eligible.

Option 4 - 75 Percent Joint and Survivor Annuity

Option 4 provides you with reduced monthly benefits for life compared to what you would receive under the Maximum Retirement Allowance Option so that, after your death, your beneficiary will receive 75 percent of the same monthly amount for life.

- You must name one beneficiary.
- Your beneficiary must be a person, not an estate, organization, or trust.
- You are not required to name your spouse as a beneficiary.
- You may not change your beneficiary once selected unless he or she dies or unless you divorce and your spouse is named as beneficiary. If so, you may apply to Pop-Up to the Maximum Retirement Allowance Option. In the event of a late filing, the recalculation of benefits can be retroactively effective for up to three months if the beneficiary dies.
- PLSO is available with this option, if you are eligible.

Benefit Options

Option 4A - 50 Percent Joint and Survivor Annuity

Option 4A provides you with reduced monthly benefits for life compared to what you would receive under the Maximum Retirement Allowance Option so that, after your death, your beneficiary will receive 50 percent of the same monthly amount for life.

- You must name one beneficiary.
- Your beneficiary must be a person, not an estate, organization, or trust.
- You are not required to name your spouse as a beneficiary.
- You may not change your beneficiary once selected unless he or she dies or unless you divorce and your spouse is named as beneficiary. If so, you may apply to Pop-Up to the Maximum Retirement Allowance Option. In the event of a late filing, the recalculation of benefits can be retroactively effective for up to three months if the beneficiary dies.
- PLSO is available with this option, if you are eligible.

Joint and Survivor Annuity Fixed

Two beneficiaries

Option 3 - 100 Percent Joint and Survivor Annuity

Option 3 provides you with reduced monthly benefits for life compared to what you would receive under the Maximum Retirement Allowance Option so that, after your death, each of your two beneficiaries will receive half of the same monthly amount for life.

- You must name two beneficiaries.
- Your beneficiaries must be people, not estates, organizations, or trusts.
- You are not required to name your spouse as a beneficiary.
- You may not change your beneficiaries once selected.
- If one beneficiary dies, your remaining beneficiary receives 100 percent of the monthly benefit for life.
- If both beneficiaries die, any remaining contribution balance is refunded to the contingent beneficiary designated on your retirement application.
- Your beneficiaries' benefits may be limited by the Internal Revenue Code.
- PLSO is available with this option, if you are eligible.

Guaranteed Payment Periods Fixed

One or more beneficiaries

Option 4B - 10, 15, or 20 Years Certain

Option 4B provides you with reduced monthly benefits for life compared to what you would receive under the Maximum Retirement Allowance Option so that, after your death, your beneficiaries will receive the same amount monthly for the remainder of your selected guaranteed payment period. You select one of three guaranteed payment periods—10, 15, or 20 years—that begin from your effective date of retirement.

- You must name one or more beneficiaries.
- There are no restrictions on who you may name as a beneficiary. You may name a person, estate, organization, or trust as beneficiary.
- You are not required to name your spouse as a beneficiary.
- You may change your beneficiaries at any time.
- The applicable Internal Revenue Code may limit your eligibility for selecting Option 4B based on your age at retirement.
- PLSO is available with this option, if you are eligible.

Partial Lump Sum Option

The Partial Lump Sum Option (PLSO) is available to eligible members in addition to the selected base option. By choosing the PLSO, any monthly retirement benefit received by you or a beneficiary who is designated on your Form 16, *Advanced Application*, to receive a PLSO distribution will be actuarially reduced.

By electing to receive a PLSO distribution, your monthly benefit and Cost-of-Living Adjustment (COLA) will be reduced for your lifetime. Seek assistance from a financial advisor and/or a tax professional to help you decide if selecting the PLSO is the right choice for you and your retirement needs.

Eligibility

The PLSO is available to first-time retirees who are entering service retirement. A member who is PLSO eligible may preselect the PLSO for his or her beneficiary by filing an *Advanced Application*. A member retiring on disability retirement is not eligible for the PLSO.

To be eligible, you must meet the requirements of your respective Retirement Tier.

- **Tiers 1 and 2** - *Hired June 30, 2007, or earlier*; must have 28 years of creditable service at any age or must be at least age 63 and vested (four-year vesting)

- **Tier 3** - *Hired July 1, 2007, through June 30, 2011*; must have 28 years of creditable service at any age
- **Tier 4** - *Hired July 1, 2011, or later*; must have 33 years of creditable service at any age

Distribution Options

At retirement, you may elect a PLSO distribution in an amount equal to either 12 months, 24 months, or 36 months of your Maximum Retirement Allowance.

Your PLSO distribution will be a single payment and will be paid near the same time as your first monthly retirement benefit. The PLSO distribution can be paid directly to you by check, or, if you prefer, part or all of the distribution may be rolled over to another eligible retirement account. Generally, 20 percent of a PLSO distribution paid directly to a retiring PERS member will be withheld for federal income taxes. All PLSO distributions are considered final once cashed or deposited.

If you receive a PLSO distribution before you reach age 55 (age 50 for police officers, firefighters, and emergency medical technicians), the Internal Revenue Service may impose an additional 10 percent federal tax penalty on the distribution. Payment of all taxes and/or associated penalties are your responsibility.

Calculation

You may use the Benefit Estimate Calculator on the PERS website to generate an estimate of your PLSO distribution.

Effect of Reemployment

Should a retiree who selects the PLSO come out of retirement to return to covered employment and later retire again, the new retirement benefit will be calculated taking into consideration the fact that the PLSO distribution was paid. The new Maximum Retirement Allowance will be reduced by the same dollar amount of the original PLSO reduction plus 1 percent of that amount for each month the retiree was reemployed.

Base Options Quick Comparison Chart

PERS Base Option	How Benefits Are Paid to You and to Beneficiaries	Number of Allowed Beneficiaries	Restrictions on Naming Beneficiaries
Maximum Retirement Allowance Option <i>Single Life Annuity</i>	Maximum benefit for life for you, any remaining balance refunded to beneficiaries after your death	Multiple	None
Option 1 <i>Pro-Rated Single Life Annuity</i>	Reduced benefit for life for you, any remaining balance refunded to beneficiaries after your death	Multiple	None
Option 2 <i>100 percent Joint/Survivor Annuity</i>	Reduced benefit for life for you, beneficiary receives your same monthly amount for life after your death, unless limited by IRC Section 401(a)(9)	One	Must be a person
Option 3 <i>100 percent Joint/Survivor Annuity</i>	Reduced benefit for life for you, beneficiaries each receive 50 percent of your monthly amount for life after your death, unless limited by IRC Section 401(a)(9)	Two	Each must be a person
Option 4 <i>75 percent Joint/Survivor Annuity</i>	Reduced benefit for life for you, beneficiary receives 75 percent of your monthly amount for life after your death	One	Must be a person
Option 4A <i>50 percent Joint/Survivor Annuity</i>	Reduced benefit for life for you, beneficiary receives 50 percent of your monthly amount for life after your death	One	Must be a person
Option 4B <i>10-, 15-, and 20-Year Certain</i>	Reduced benefit for life for you, after your death beneficiaries receive your same monthly amount for up to 10, 15, or 20 years from your effective date of retirement	Multiple	None

Provisions to Change Beneficiaries	Provisions to Change Base Option*	Internal Revenue Limitations	Partial Lump Sum Availability
You may change beneficiaries at any time	Pop-Down if you marry after retirement while receiving the Maximum Retirement Allowance**	None	Yes, if eligible
You may change beneficiaries at any time	Pop-Down if you marry after retirement while receiving benefits under Option 1**	None	No
You may not change your beneficiary except when Popping Up	Pop-Up if your Option 2 beneficiary dies or if you divorce your Option 2 beneficiary	Possible limit on beneficiary benefit if your beneficiary is not your spouse	Yes, if eligible
You may not change your beneficiaries	You may not change your option	Possible limit on beneficiary benefits	Yes, if eligible
You may not change your beneficiary except when Popping Up	Pop-Up if your Option 4 beneficiary dies or if you divorce your Option 4 beneficiary	None	Yes, if eligible
You may not change your beneficiary except when Popping Up	Pop-Up if your Option 4A beneficiary dies or if you divorce your Option 4A beneficiary	None	Yes, if eligible
You may change beneficiaries at any time	You may not change your option	Possible based on your age at retirement	Yes, if eligible

* For explanation of Pop-Up and Pop-Down provisions, see PERS Member Handbook.

** Must apply for the Pop-Down within one year of the date of the marriage.

Cost-of-Living Adjustment & Insurance

Cost-of-Living Adjustment

Retirees and beneficiaries who have been receiving benefit payments for at least one full fiscal year (July 1 to June 30) are eligible to receive an annual Cost-of-Living Adjustment (COLA). If you retire effective July 1, you would be eligible for the COLA during the fiscal year beginning 12 months later on July 1. If you retire effective August 1, you would be eligible for the COLA during the fiscal year beginning July 1, 23 months after the effective date of retirement.

You may irrevocably elect to receive your COLA in 12 equal monthly installments. If you do not make that election, your COLA will be paid annually in one lump sum payment on or about December 15. If you choose lump sum but would rather receive your COLA monthly, you must complete and submit Form 20, *Election of Monthly Cost-of-Living Adjustment* (found online). Choosing monthly payments is irrevocable.

The COLA is equal to 3 percent of your annual base benefit for each full fiscal year of retirement prior to the year in which you reach age 55 (Retirement Tiers 1 through 3) or 60 (Retirement Tier 4), plus 3 percent compounded for each fiscal year thereafter, beginning with the fiscal year in which you turn age 55 (Retirement Tiers 1 through 3) or 60 (Retirement Tier 4).

PERS sends COLA notices in late June/early July of each year to inform retirees of their December COLA amount and the amount to be withheld in taxes. Once an individual receives and reviews his or her notice, he or she has the option to adjust his or her lump sum COLA tax withholding preference. This change must be done by the last working day in October of that same year.

Insurance

PERS will withhold premiums for state/ employer sponsored or PERS-sponsored insurance. Talk with your human resources or payroll representative about filing the necessary paperwork to continue the insurance that is available to you when you retire.

For information regarding state-sponsored life and health insurance, contact the Mississippi Department of Finance and Administration (DFA) at 866-586-2781.

The Retiree Medical Insurance Plan and Retiree Group Term Life Insurance Plan are underwritten and administered by third-party companies. Visit www.pers.ms.gov for contact information.

After You Retire

Post-Retirement Audit

Your initial retirement benefit is calculated using projected wages certified by your employer before your termination date. After your final wages are reported, PERS will audit your account and, if necessary, adjust your benefit for any underpayment or overpayment. The recalculation of benefits should be done within six months after receipt of your first retirement check.

Taxes

Your monthly benefits are subject to federal taxes. PERS will withhold taxes based on your preference, but you are responsible for any taxes that you might owe to the IRS. You may elect to have no federal income taxes withheld, to withhold income tax based upon marital status and exemptions, and/or to have additional federal income tax withheld.

In the absence of submitted tax withholding information, PERS automatically withholds taxes based on a status of “married with three withholding exemptions.”

Retirement benefits are not subject to Mississippi state income tax; however, if you move to another state, your retirement benefits may be subject to taxes in that state.

Changing Benefit Options

If you selected Option 3 or Option 4B at retirement, you cannot change your option after retirement; however, the other retirement options contain Pop-Up and Pop-Down provisions that allow retirees to change options and beneficiary designations under certain limited circumstances (see pages 4-6).

Returning to Work

Except as otherwise provided in PERS Board Regulation 34, *Reemployment after Retirement*, no PERS retiree may return to employment with a PERS-covered employer for at least 90 consecutive calendar days from his or her effective date of retirement or from the beginning of the next school year, as applicable, without canceling retirement. For more information, see PERS' Thinking of Returning to Work? guide.

If you decide to return to employment with a covered employer after you retire, you and the employer must notify PERS in writing within five days of the reemployment and provide the conditions under which you are being reemployed. Notification must be repeated each new fiscal year of post-retirement employment.

Once you choose to return to work with a covered employer, you must either:

- come out of retirement and become, once again, a contributing member of PERS or

- return to employment with a covered employer under limited reemployment conditions.

Should you choose to provide services as an independent contractor for a governmental employer after retirement, refer to Regulation 34.

Keeping Account Updated

You have a responsibility to keep your PERS account information current, even after retiring. Having your correct address on file means PERS can reach you if the need arises, and keeping other information up to date makes transitions and processing smoother for you and your loved ones down the road.

For your convenience, several forms are available on the PERS website to help you update your personal information, amend your beneficiary designations, change your benefit option (if eligible), change the tax withholding status of your benefit, and change direct deposit information.

Staying Informed

PERS is here to serve you, whether you are a member, retiree, or beneficiary. We encourage you to contact us and to use our printed and online resources. Our Customer Service Center, website, and other communication materials are reliable sources for information and answers to questions.



Public Employees' Retirement System of Mississippi
429 Mississippi Street, Jackson, Mississippi 39201-1005
800.444.7377 or 601.359.3589
customerservice@pers.ms.gov
www.pers.ms.gov



Other Resources

The following resources can be found on the PERS website.

- PERS Member Handbook
- PERS Retiree Handbook
- PERS Disability Retirement Guide
- PERS' Thinking of Returning to Work? guide
- PERS Board Regulation 34, *Reemployment after Retirement*
- PERS Board Regulation 35, *Filing an Application for Monthly Benefits and Establishing an Effective Date of Retirement*
- PERS Board Regulation 48, *Partial Lump Sum Option (PLSO)*
- PERS Board Regulation 49, *Military Service*
- PERS Board Regulation 51, *Administration of Certification of Accumulated Unused Leave for Service Credit and Lump Sum Payments of Leave at Termination/Retirement*
- PERS Board Regulation 64, *Purchase of Service Credit in the Public Employees' Retirement System at Actuarial Cost*

Disclaimer

This guide is published for members of the Public Employees' Retirement System of Mississippi (PERS) to provide general information regarding PERS laws, policies, and regulations and is subject to periodic revision as laws, policies, and regulations change. See all current PERS Board of Trustees Regulations at www.pers.ms.gov/Content/Pages/Board-Regulations.aspx.

PERS administers the benefits described in this guide on behalf of participating employers. This guide is meant to serve as a general reference to our members and should not be used as a legal reference or a complete statement of the laws or administrative rules related to service retirement. If any conflict exists between the information in this guide and the applicable laws or administrative rules, the laws and administrative rules shall prevail.