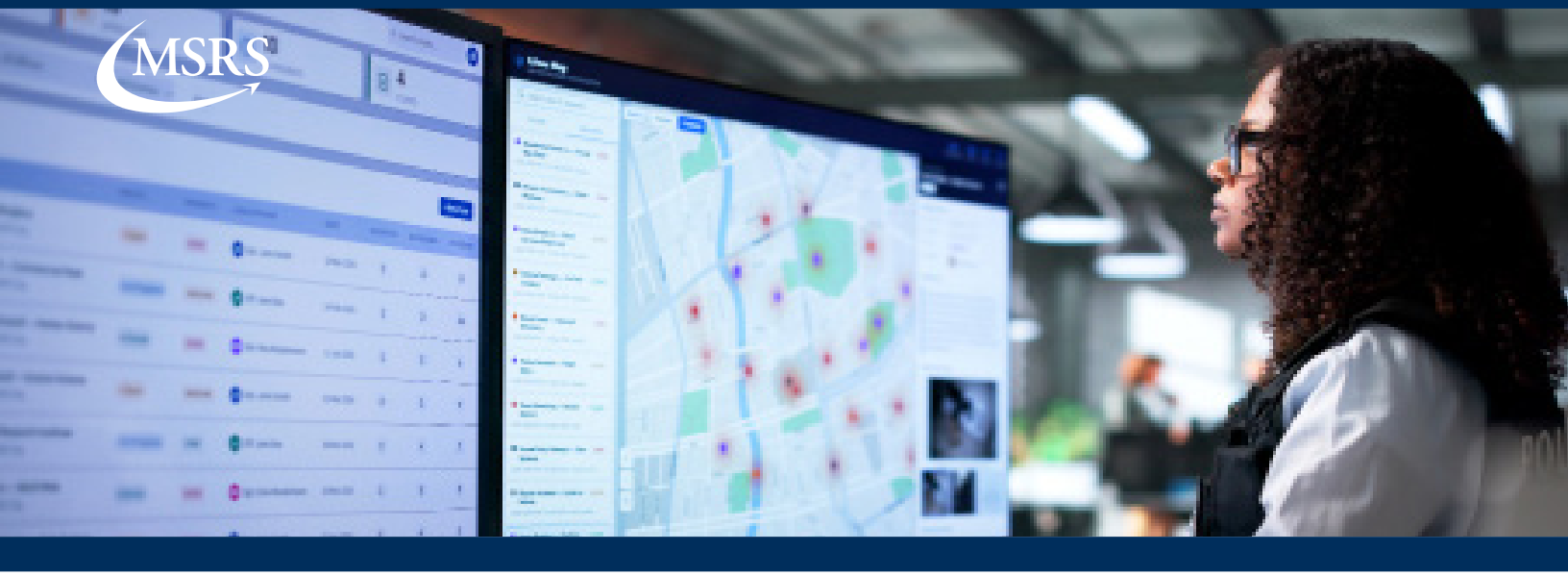

Welcome to the Probation Officer and Public Safety Telecommunicator (POST) Plan administered by the Minnesota State Retirement System (MSRS).

The POST Plan begins January 1, 2027, and provides retirement, survivor, and disability coverage for eligible employees. You can access benefit information on the MSRS website or by contacting our Service Center.

Membership

If you are eligible for the POST Plan, you will be automatically enrolled.* Eligibility is based on your state employment. Positions covered in the POST Plan include:

- Probation officers employed by the Department of Corrections
- Public safety telecommunicators employed by the Department of Public Safety or Metropolitan Council

*** *Membership Exemption:*** You will not be transferred into the POST Plan if, on January 1, 2027, you are age 60 or older and have three or more years of service credit in the General Plan. Instead, you will stay in the General Plan.

Contributions

As a POST Plan participant, you contribute a percentage of each paycheck to your MSRS retirement account. Your employer also contributes a percentage based on your gross salary. Contributions are tax-deferred and rates are established by Minnesota law.

Employees Contribute:

- 8% of your salary from January 1, 2027 to August 31, 2028 (temporary reduction)
- 8.71% beginning September 1, 2028

Employers Contribute:

- 8.25% based on your salary

Service Credit

Service credit is the credit you earn each month retirement deductions are withheld from your salary.

One of the advantages of your continued public employment is to increase your retirement benefit with each additional year and month of service.

The more service you have and the higher your annual pay, the higher your monthly retirement benefit.

Vesting

You are vested in the plan and eligible for a monthly benefit after earning three years of service credit.

Retirement Age

Eligibility to start a monthly benefit at retirement is also based on your age.

Full Retirement:

- You can retire at age 60 and receive an unreduced, full retirement monthly benefit.

Early Retirement:

- You can retire as early as age 55 and receive a reduced, early retirement monthly benefit.

Calculating Your Retirement Benefit

Calculating your retirement benefit is a simple formula:

Service Credit x Benefit Multiplier x High-Five Salary = Monthly Benefit

- Service Credit: Your years and months of allowable service earned in the POST Plan.
- Benefit Multiplier: You receive 1.9% for each year of service.
- High-Five Salary: The monthly average of your highest five consecutive years of gross salary.

Another factor that determines your monthly benefit amount is your retirement age. If you retire before age 60 (full retirement), your monthly benefit is reduced because you are receiving the benefit for a longer period of time.

Benefit Options

At retirement, you receive a monthly benefit with potential post-retirement increases.

When you apply for retirement, you will choose a benefit option.

- Single-Life: You receive the highest possible monthly benefit. Payments end when you die.
- Joint-and-Survivor: You reduce your monthly benefit so that your survivor will receive a percentage of that benefit after you die. You choose if your survivor will receive 100, 75, or 50% of your monthly benefit.
- Life Income 15-Year Certain: You reduce your monthly benefit so that if you die within 15 years of starting your benefit, your survivor will receive your payments.

You will receive monthly retirement payments for your entire lifetime, regardless of the benefit option you select.

Other Plan Benefits

The POST Plan offers other benefit options if you are unable to collect a retirement benefit, including survivor and disability coverage. Also, the plan provides automatic survivor benefits for your spouse and dependent children upon your death.

Plan Provisions

The POST Plan follows the same provisions as the General Plan, with the exception of the full retirement age and contribution rates.

Contact Us

Telephone: 651.284.7730
Toll-free: 1.800.657.5757, option **3**

Visit our website **at www.mnretire.gov/other-pension-plans** to learn more about the POST Plan.

Sample Calculation A: Full Retirement
Assumes 20 years of service credit at age 60.

Sample Calculation 20 years x 1.9% = 38%
$78,000 x 38% $29,640 per year ÷ 12 =
$2,470 per month retirement benefit

Sample Calculation B: Full Retirement
Assumes 30 years of service credit at age 60.

Sample Calculation 30 years x 1.9% = 57%
$90,000 x 57% $51,300 per year ÷ 12 =
$4,275 per month retirement benefit

Sample Calculation C: Early Retirement
Assumes 20 years of service credit at age 55 in 2030.

Sample Calculation 20 years x 1.9% = 38%
$78,000 x 38% x .3739 (early retirement factor) $11,082 per year ÷ 12 =
$923 per month retirement benefit