



Normal service retirement provides full benefits. Your eligibility for a normal service retirement depends on two factors: your service credit and age.

Normal:

- Age 55 with at least 10 years of service credit (Age 60 if a maximum security attendant at the Clifton T. Perkins Hospital Center) or
- 20 years of service credit regardless of age

When you retire, you will be able to choose from a number of payment options. These options range from the Basic Allowance, which provides the highest monthly allowance for you alone, to options that reduce your monthly payment but provide varying degrees of protection to your beneficiary(ies) upon your death.

### During Retirement

As a retiree, once you have been retired one full year as of July 1, your retirement allowance may be adjusted each July to help your benefit payments keep pace with inflation.

### If You Leave Employment Before Retirement

If you should leave employment once you have accrued at least 10 years of eligibility service, you are vested and have earned the right to receive a future benefit based on your service at termination. If you withdraw any of your contributions at termination, you will forfeit the right to a future benefit.

If you are not vested at the time of termination and you don't anticipate returning to membership, you should contact the agency to receive a return of any contributions with interest you may have made.



Visit the State Retirement Agency online at [sra.maryland.gov](http://sra.maryland.gov) for newsletters, member handbooks, retirement benefit estimators, printable forms and updates on the System's financial performance.

To visit the office or write a letter:

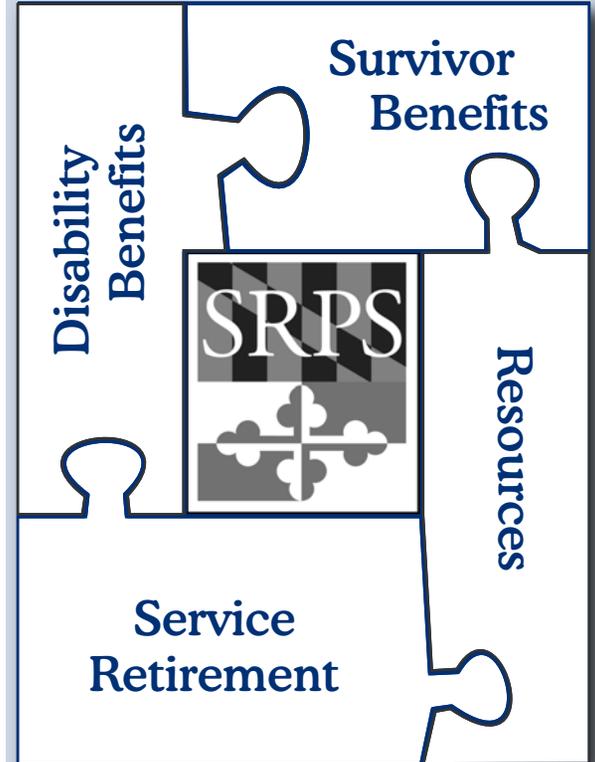
State Retirement Agency  
120 East Baltimore Street  
Baltimore, MD 21202-6700

Email inquiries to [sra@sra.state.md.us](mailto:sra@sra.state.md.us)

To speak with a retirement benefits specialist:

410-625-5555 or 1-800-492-5909

## Welcome to the Correctional Officers' Retirement System\*



\* For members enrolled on or after July 1, 2011

Maryland State Retirement  
and Pension System  
120 East Baltimore Street  
Baltimore, MD 21202-6700

410-625-5555  
1-800-492-5909

# Welcome!

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The Maryland State Retirement and Pension System has a long history of providing retirement benefits to employees and teachers of Maryland state and municipal employers.

This overview deals with the highlights of the Correctional Officers' Retirement System. **Please refer to the Retirement System handbook on our Web site at [sra.maryland.gov](http://sra.maryland.gov) for more details about any of these topics.**

At your employer is a retirement coordinator, usually someone in your human resources department, who can help you file retirement forms and answer basic questions about your benefits.

## Enrollment

Membership in the Correctional Officers' Retirement System is mandatory. You must enroll by submitting an *Application for Membership* (Form 1), a *Designation of Beneficiary* (Form 4) and a valid proof of birth date. The forms are available from your retirement coordinator.

If you have membership credit in another Maryland state or Maryland local retirement/pension system, you may be able to transfer that service credit to your new plan. To qualify for the transfer, your employment must be continuous and you must apply within one year of becoming a member in your new system. Contact a retirement benefits specialist if this situation applies to you.

## Employee Contributions

You contribute five percent of your annual salary to the Retirement System.

## Service Credit

You earn service credit toward your retirement benefits each day you work and pay your required contribution. Your service credit, and/or your age,

determine when you are eligible for retirement and how much your retirement benefit will be.

You earn a month of credit for any month in which contributions are reported to the Retirement Agency by your employer.

## Your Benefits

Check out all the benefits membership gives you. If you have questions, contact a retirement benefits specialist at 410-625-5555 or 1-800-492-5909.



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The Retirement System provides valuable beneficiary protection for members who die during active membership.

If the member dies after accruing at least one year of eligibility service, the beneficiary(ies) receives a one-time payment of the member's annual salary plus the member's accumulated contributions and interest.

If a member is eligible to retire or at least age 55 with 15 years of creditable service at the time of death, his or her surviving spouse may be eligible to receive a monthly benefit in lieu of the one time payment if the spouse is the sole primary beneficiary.

In lieu of the survivor benefits mentioned here, if a member of the Correctional Officers' Retirement System dies out of or in the course of the actual performance of duty and without willful negligence, a monthly allowance of two-thirds of the member's average final compensation will be paid to the surviving spouse (if no spouse, to your children under

age 18. If no spouse or minor children, the benefit is paid to your dependent parent for life.) Plus, a return of the member's accumulated contributions with interest is paid to the designated beneficiary.



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If you are permanently and totally disabled from performing your job duties, as determined by the System's medical board, you may be eligible for a lifetime monthly disability retirement benefit.

### *Types of Disability Retirement*

There are two types of disability benefits:

*Ordinary:* Any permanently disabling physical or mental condition.

*Accidental:* Any permanently disabling condition caused by injuries sustained from an accident on the job.

To file for ordinary disability, you must have accrued five years of eligibility service. As an active member, you are eligible to file for accidental disability from your first day on the job.

Your retirement coordinator can provide you with the necessary forms to file for a disability retirement benefit.