



# Important Points To Know...

when filing the State Police Retirement System

## *Application for an Estimate of Service Retirement Allowance (Form 10)*

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Please review the following information in regards to requesting a retirement allowance estimate. For retirement counseling call: 410-625-5555 or 1-800-492-5909.

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- Completion of a request for an estimate (Form 10) does not obligate you to retire on the date entered on the form.
- The estimate of the options selected on the form does not include any unused sick leave days you may have at the time of retirement. At retirement, your employer will certify any unused sick leave days to the Retirement Agency but you must retire within 30 days of separating from employment in order to be credited with these days. These days are then converted into months and increase the monthly benefit you will actually receive.
- You must claim any military service you have prior to your retirement. Military service claimed prior to submission of the estimate form (Form 10) will reflect that military credit in the monthly benefits shown on the estimate.
- Submit the Request to Purchase Previous Service (Form 26) if you want to purchase any eligible service that is not in your account. A purchase request must be submitted to SRA prior to retiring. You may request the cost to purchase eligible service when you are within 12 months of retiring. If you are submitting a purchase request, you should submit the estimate form (Form 10) and check the bottom of the form in order to receive an estimate based on your service with and without the purchase.
- Estimates will only be done if the retirement date that you entered on the form is within one year of the date when the form was completed. You must also be eligible to retire on the date that you selected.
- By law, State Police Retirement System members who are married on the date of retirement receive the Basic Allowance. If you are married when you submit Form 10, you will receive an estimate for the Basic Allowance only.
- If you are not married at retirement, you may select the Basic Allowance or any of the six options. Unmarried members submitting Form 10 will receive estimates for all these options. Once your first retirement check is paid (payments are made the end of the month), you may not change your payment option so selection of this option is very important.

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

[sra.maryland.gov](http://sra.maryland.gov)

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- Provide complete information about your beneficiary. If you choose Option 2 or Option 5, your beneficiary may not be more than ten years younger than you unless the beneficiary is your disabled child.
- Review your Benefits Handbook on the SRA website at [sra.maryland.gov](http://sra.maryland.gov) for an explanation regarding each payment option.

You also may speak with a retirement benefits specialist to review your options. Call 410-625-5555 or toll-free 1-800-492-5909 to schedule an appointment or discuss your options over the telephone.