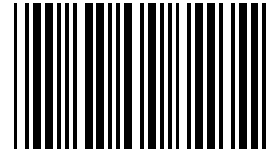


MARYLAND STATE RETIREMENT AGENCY  
 120 EAST BALTIMORE STREET  
 BALTIMORE, MD 21202-6700



LAW ENFORCEMENT OFFICERS' PENSION SYSTEM  
 APPLICATION FOR AN ESTIMATE OF SERVICE  
 RETIREMENT ALLOWANCE

**IMPORTANT:** Print in ink or type. If you need assistance in completing this application, call a retirement benefits specialist at 410-625-5555 or toll-free at 1-800-492-5909.

RETIREMENT  
 USE ONLY

FORM 97 (REV. 8/23)

To be completed by the member. Note: At actual retirement, if your effective date is other than the first of a month, your monthly retirement benefit will not commence until the first of the month following your selected retirement date. Checks are paid at the end of each month for the month just ended.

SOCIAL SECURITY NUMBER

\_\_\_\_\_

EFFECTIVE DATE OF RETIREMENT

\_\_\_\_ - 01 - \_\_\_\_  
 MO DAY YR

DAYTIME TELEPHONE NUMBER

\_\_\_\_ - \_\_\_\_ - \_\_\_\_

NAME

\_\_\_\_\_  
 FIRST INITIAL LAST

ADDRESS

\_\_\_\_\_  
 NUMBER AND STREET  
 \_\_\_\_\_  
 CITY AND STATE ZIP CODE

EMAIL ADDRESS:

\_\_\_\_\_

**RETIREMENT ALLOWANCES:** If you are married, you will receive an estimate for the Basic Allowance only. If you are not married, you will receive an estimate for the Basic Allowance and Options 1 through 6. Remember, once your first retirement check is paid, you may not change your allowance option.

**BENEFICIARY DESIGNATION:**

Relationship (check): Spouse \_\_\_\_\_ Disabled child \_\_\_\_\_ Other \_\_\_\_\_ Beneficiary's Date of Birth \_\_\_\_\_ Beneficiary's Gender \_\_\_\_\_  
 Beneficiary's Name \_\_\_\_\_

If electing Option 2 or 5, you cannot designate a beneficiary who is more than 10 years younger unless the beneficiary is your disabled child.

**BASIC** Provides the largest monthly allowance each month until your death. At the retiree's death, one half of the monthly allowance will be paid to the surviving spouse for life or until such surviving spouse dies. If there is no eligible surviving spouse, then one-half of the monthly allowance will be paid in equal shares to the children of the deceased retiree who are under age 26 until each child dies or attains age 26. If the retiree has no spouse or no children under age 26, the allowance ceases at the retiree's death.

**THE FOLLOWING OPTIONAL ALLOWANCES ARE ONLY AVAILABLE TO MEMBERS WITHOUT SPOUSES**

- OPTION 1 Provides a lower monthly benefit than the Basic Allowance, but guarantees monthly payments that equal the total of your retirement benefit's Present Value. The Present Value of your benefit is figured at the time of your retirement. If you die before receiving monthly payments that add up to the Present Value, the remaining payments will be paid in a lump sum to your designated beneficiary or beneficiaries who remain alive.
- OPTION 2 Provides a lower monthly benefit than the Basic Allowance, but guarantees that after your death the same monthly benefit will continue to be paid to your surviving beneficiary for his or her lifetime. No further payments will be made after the deaths of you and your beneficiary. If you choose this option, you must send proof of your beneficiary's date of birth with your final retirement application.
- OPTION 3 Provides a lower monthly benefit than the Basic Allowance, but guarantees that after your death one half of the monthly benefit paid to you will be paid to your surviving beneficiary for his or her lifetime. No further payments will be made after the deaths of you and your beneficiary. If you choose this option, you must send proof of your beneficiary's date of birth with your final retirement application.
- OPTION 4 Provides a lower monthly benefit than the Basic Allowance, but guarantees the return of your accumulated contributions and interest as established when you retire. If you die before you have recovered the full amount of your accumulated contributions and interest, the remainder will be paid in a lump sum to your designated beneficiary or beneficiaries who remain alive.
- OPTION 5 Provides a lower monthly benefit than the Basic Allowance, but guarantees that after your death the same monthly benefit paid to you will be paid to your surviving beneficiary for his or her lifetime. It also provides that your monthly benefit will Apop-up® to the Basic Allowance for your lifetime if your beneficiary dies before you. If your original beneficiary dies and you are collecting the Basic Allowance and decide to name a new beneficiary, your benefit will be recalculated under Option 5 based on the new beneficiary designation. If you choose this option, you must send proof of your beneficiary's date of birth with your final retirement application.
- OPTION 6 Provides a lower monthly benefit than the Basic Allowance, but guarantees that, after your death, one half of the monthly benefit paid to you will be paid to your surviving beneficiary for his or her lifetime. It also provides that your monthly benefit will Apop-up® to the Basic Allowance for your lifetime if your beneficiary dies before you. If your original beneficiary dies and you are collecting the Basic Allowance and decide to name a new beneficiary, your benefit will be recalculated under Option 6 based on the new beneficiary designation. If you choose this option, you must send proof of your beneficiary's date of birth with your final retirement application.

**For active members only:** Do you wish to purchase any previous service for which you are eligible?  YES  NO  
 If yes, obtain a Form 26 from your retirement coordinator and attach a copy with this application.

Member's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# Important Points To Know...

when filing the Law Enforcement Officers' Pension System

*Application for an Estimate of Service Retirement Allowance (Form 97)*

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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 97) 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.
- Estimates do not include deductions for taxes, health insurance, etc. They are estimated gross monthly amounts.
- You must claim any military service you have prior to your retirement. Military service claimed prior to submission of the estimate form (Form 97) will reflect that military credit in the monthly benefits shown on the estimate.
- Active members only: 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 97) 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, LEOPS members who are married on the date of retirement receive the Basic Allowance. If you are married, you may only choose the Basic Allowance for your benefit payment.
- 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. Your option selection may affect your beneficiary's eligibility for continued health insurance.

*Continued on following page.*

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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)

# Important Points to Know when filing the Law Enforcement Officers' Pension System *Application for an Estimate of Service Retirement Allowance* (Form 97)

*Continued from previous page.*

- If you are not married, you may select as many options as possible. It is better to make your decision on which payment option to choose at retirement based on viewing as many options as possible. 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.
- Provide a beneficiary's name, relationship to you, date of birth, and gender if Options 2, 3, 5, or 6 (Dual Life Annuities) are selected. If you choose Option 2 or Option 5, the beneficiary may not be more than ten years younger than you unless the beneficiary is your disabled child. You may still provide a monthly benefit to a beneficiary more than ten years younger who is not your disabled child under Option 3 or Option 6.
- Review your Benefits Handbook which may be found on the Maryland State Retirement Agency Website at [sra.maryland.gov](http://sra.maryland.gov) for an explanation regarding each payment option. Click on Member and then Benefits Handbooks to access your plan's handbook.

You also may speak with a retirement benefits specialist to discuss the options. Talk to a specialist or make an appointment by calling 410-625-5555 or toll-free 1-800-492-5909.

- Due to the volume of requests, the Retirement Agency does not acknowledge receipt of estimate requests. Please allow at least eight weeks for processing.
- When you are ready to start receiving your retirement benefit, please contact your retirement coordinator, a retirement benefits specialist or visit the Retirement Agency Website to receive the necessary forms.

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