

THE Mentor

News from the Maryland State Retirement and Pension System

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MARYLAND
STATE RETIREMENT
and PENSION SYSTEM

Members elect two to Board of Trustees

ACTIVE AND RETIRED members of the Maryland State Retirement and Pension System (SRPS) have chosen two representatives for the System's Board of Trustees.

Incumbent Jamaal R.A. Craddock, who has represented the interests of Employees' Systems members since 2018, will continue in that role in a four-year term beginning August 1. Joining him will be new Trustee Vickrant Puri, who will begin a four-year term representing members of the Teachers' Systems.

Trustees Craddock and Puri were the only candidates to submit the required 500 signatures and, as a result, their nominations were certified by the Board in February. Because the number of qualified candidates did not exceed the number of open seats, no election will be held this summer.

Trustee Craddock

Jamaal R.A. Craddock is employed by the Department of Juvenile Services. A member of the Maryland chapter of AFSCME, he has

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New security features coming soon to online portal mySRPS

Users can expect same resources, added protection



Users of mySRPS can project their future retirement date and generate benefit estimates at the click of a mouse. New features will make this information more secure.

MEMBERS of the Maryland State Retirement and Pension System count on our secure online portal, **mySRPS**, to quickly find out when they can retire, how much service credit they've earned, and what their future pension might look like. The **mySRPS** portal also keeps members' account information safe and private.

For added security, the Maryland State Retirement Agency will roll out new account security features this summer. When logging into **mySRPS** for the first time, members and retirees will be guided through a brief online identity verification process to confirm their identity. Don't worry. It's quick and easy, and adds an impor-

tant layer of protection to your online account.

The new security enhancement to **mySRPS** is another step forward in the Retirement Agency's ultimate goal of going paperless.

What can I do with mySRPS?

Whether you're a teacher, state or local government employee, correctional officer, police officer or judge, the **mySRPS** secure portal is a valuable resource. With **mySRPS**, you can:

- Find out when you can retire and generate estimates of your future monthly benefit.

See *mySRPS*, page 2

Legislative update: News from Annapolis

SEVERAL PIECES of pension legislation were passed by the Maryland General Assembly during its recently concluded session in Annapolis. Each of the following bills has been signed into law by Governor Wes Moore.

House Bill 886/Senate Bill 612: State Retirement and Pension System - Deferred Vested Former Members - Return to Service

Synopsis: This legislation will apply to members of the State Police Retirement System, Correctional Officers' Retirement System, and Law Enforcement Officers' Pension System who enrolled on or before June 30, 2011. If one of these eligible members leaves employment, then returns and reenrolls in the same system, he or she will be subject to the same retirement plan provisions as before.

House Bill 1029/Senate Bill 768: Correctional Officers' Retirement System – Membership – Clarifications

Synopsis: Beginning July 1, 2025, this legislation will require current and future Maryland Department of Health (MDH) employees, who are



The Maryland State House is the oldest state capitol in continuous legislative use and is the only state house ever to have served as the nation's capitol.

employed in the following job classifications at certain MDH facilities, to be enrolled in the Correctional Officers' Retirement System:

- Child and adolescent mental health associate supervisor – court-involved (CI)
- Developmental disability associate assistant manager – CI

- Developmental disability associate manager – CI
- Developmental disability associate supervisor – CI

mySRPS, from page 1

- Project your pension with added credit for military service, unused sick leave and future pay raises.
- View and update your beneficiaries. (Do you remember who you selected when you enrolled?)
- View account information, such as your years and

months of service credit and accumulated contributions.

- Print an asset verification letter for a landlord or lender.
- Check your home address in Retirement Agency files.

Signing up is easy

If you've already signed up for **mySRPS**, great! You'll continue to

enjoy access to this powerful retirement planning tool. Once our new security features launch, easy-to-follow instructions will be provided for new users.

To avoid delays, notarize properly

AN IMPROPER notarization can stop a form in its tracks. Follow the handy tips on this page to avoid notarization errors and processing delays.

Make a mistake?

If you or the notarial officer makes an error while completing the notarial certificate, obtain a new form and start again. No crossed out information, correction fluid (such as WITE-OUT® or Liquid Paper®), correction tape, or other alterations may appear on the notary certificate.

Save yourself a trip

If you'd prefer not to visit a notarial officer in person, forms may be notarized remotely by electronic means. Ask your notarial officer if he or she offers this service.

Stay current

Maryland State Retirement Agency forms are updated regularly to incorporate the latest changes to state law and agency procedures. That's why it's important to always use up-to-date forms. Current forms are available from the Retirement Agency website at sra.maryland.gov/member-forms.

Double-check your notarization *before* submitting your form

NOT ALL Retirement Agency forms require notarization. For forms that do, the notary certificate will appear directly below the member's signature line.

For the security of your account, Retirement Agency employees carefully review submitted forms to ensure proper notarization. Forms with notarization errors are rejected, requiring members to complete and submit a new form. This may delay processing.

Four best practices to ensure a successful notarization are described below. These are the areas where notarization errors most often occur. After your notarial officer hands you your notarized document, use the following checklist to ensure that the notarization has been performed correctly.

Notarization checklist

Signature Maria Hernández **1** Date Signed May. 1, 2025

This form must be signed and properly notarized to be valid. The below section must be completed by a Notarial Officer (Notary Public, Clerk of the Court, etc.)

State of Maryland **2**, County of Carroll (or City of Baltimore)

This form was acknowledged before me on the 1st day of May, 2025.

By Maria Hernández **3** Name of individual whose signature is being acknowledged*

Signature of Notarial Officer Clyde Mc Nab **4**

Title of office (Notary Public, Clerk of the Court, etc.) notary public My commission expires 12/31/26

☐ Check here if this notarial act involved a remotely located individual and the use of communication technology.

* IMPORTANT: If the name of the individual whose signature is being notarized is not filled in, this form will be invalid and have no legal effect.

1 You have signed and dated the form.

2 The notary seal has been applied to the form and is legible. When submitting a form, take special care that the notary seal can be read by Retirement Agency staff. An embossed seal that does not

use ink may not be legible. If both an embosser and ink seal are offered, you may wish to request the ink seal as it will be easier to copy.

3 This line contains *your* printed name, not the name of the notarial officer. The name on lines 1 and 3 must be the same: *your* name.

4 The notarial officer has properly completed and signed the notary certificate. Even if you've submitted the same form in the past, each subsequent form must be notarized.

Pension credit for your military service is not automatic

You must *claim* it

THE STATE OF MARYLAND

is grateful for those who serve in our nation's military. That's why state law provides additional retirement credit for members of the Maryland State Retirement and Pension System (SRPS) who serve.

Receive credit for duty before and during membership

Members may apply for credit for active military duty served before enrolling in SRPS. To apply, an ap-

plicant must have at least 10 years of SRPS membership.

Retirement credit is also available for members who served or performed active-duty training in the U.S. National Guard or Armed Forces Reserves.

Members who are called to active military duty or active/inactive duty training during SRPS membership may also apply.

To be eligible, a member may not receive credit for the same military service under any other pension system, including military pensions.

All the details are explained in the *Guide to Military Service*, a handy pamphlet available online at sra.maryland.gov. Click [here](#) to read the pamphlet.

How to apply

To file for military credit, whether for service preceding or interrupting your membership, complete a *Claim of Retirement Credit for Military Service (Form 43)*. Specific documentation from the military verifying your service is required.

Before you cash out, consider these questions

MEMBERS of the Maryland State Retirement and Pension System (SRPS) who resign from a participating employer sometimes consider cashing out their accumulated member contributions. For those who do not plan to return to an employer participating in SRPS, a withdrawal may sound attractive. However, because this decision is irrevocable, there are important questions you should ask yourself first.

Am I vested?

Being vested means you have worked enough years that you are guaranteed a lifetime retirement benefit when you reach the age required by your plan. If you withdraw your contributions, you will forfeit your vested benefit.

Am I eligible for service or disability retirement?

If you withdraw your contributions,



Leaving your job doesn't have to mean leaving your pension. Consider all your options before withdrawing your accumulated member contributions.

you will no longer be eligible to apply for these valuable, lifetime benefits.

Is it possible I'll return to participating employment?

The Maryland State Retirement and Pension System covers state, county

and municipal employees, teachers, correctional and police officers, and many others working across the state. If you take a job at any of these employers, you may be able

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Withdrawal, from page 4

to continue earning toward your future pension. However, if you previously withdrew your contributions, your retirement credit from your previous employment will be lost, and you will start a new retirement account.

Applying to withdraw

To be eligible to request a refund of your member contributions, you must be separated from any and all employment — including temporary, emergency, or contractual employment — with any employer that participates in SRPS.

To request a refund of your member contributions, download the Agency's *Application for Withdrawal of Accumulated Contributions Package*. If you have been separated from employment for fewer than six months, your former employer must certify your separation date on the appropriate form within the package. Your signature on the withdrawal form must be notarized. See page 2 for notarization tips.

You may request that your withdrawn funds be paid to you directly, or that all or any portion be paid as a rollover to another qualified retirement plan [e.g. 401(k), IRA].

The average processing time for a withdrawal is 45 days. Please note that withdrawals are not processed during the month of July.

So, should I withdraw?

Only you can answer that question. The withdrawal application provides detailed information on the effects of a withdrawal and the application process to help you make an informed decision.

Questions?

Please **contact** the Maryland State Retirement Agency.

Trustees, from page 1

represented the organization on retirement matters before the Maryland General Assembly. In that capacity, Mr. Craddock led AF-SCME's effort to bring DJS employees into the Correctional Officers' Retirement System.

Trustee Craddock holds a bachelor's degree in business management from Morgan State University.

On the SRPS Board of Trustees, he serves on the Administrative and Audit Committees.

Trustee-Elect Puri

Vickrant Puri is a personal finance teacher at Parkville High School in

Baltimore County. In his previous career, Mr. Puri spent six years in banking, working in various positions from teller to management.

Trustee Puri left banking to pursue teaching and earned a Master of Arts in Teaching from the University of Maryland Global Campus. He attended Montgomery County Public Schools and graduated from Gaithersburg High School.

Trustee Puri lives in Baltimore County with his wife and their two children.

Your Board of Trustees

The 15-member Board of Trustees is responsible for the management,

general administration and proper operation of the Maryland State Retirement and Pension System. The Board is composed of seven members appointed by the Governor, five members elected by members and retirees of the System, and three ex-officio members (Maryland Treasurer, Comptroller, and Department of Budget and Management Secretary) who serve on the Board because of their position in state government.

For more information on the Board of Trustees, including member biographies and meeting minutes, go to sra.maryland.gov, click on *About*, then *Board of Trustees*.

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