

PERS AND TPAF SALARY OR HOURS REQUIREMENTS FOR ENROLLMENT BY MEMBERSHIP TIER
All other PERS or TPAF enrollment requirements must be met in addition to minimum hours or salary.

	TIER 1 (Enrolled before July 1, 2007)	TIER 2 (Eligible for enrollment on or after July 1, 2007, and before November 2, 2008)	TIER 3 (Eligible for enrollment on or after November 2, 2008, and on or before May 21, 2010)	TIER 4 (Eligible for enrollment after May 21, 2010, and before June 28, 2011)	TIER 5 (Eligible for enrollment on or after June 28, 2011)
PERS	Minimum base salary of \$1,500 required for PERS Tier 1 enrollment. IRS Annual Compensation Limit on maximum salary generally apply. \$350,000 for 2025.	Minimum base salary of \$1,500 required for PERS Tier 2 enrollment. PERS salary limited to Social Security maximum wage \$176,100 for 2025. PERS members are eligible for participation in the Defined Contribution Retirement Program (DCRP) for salary over the maximum wage limit.	Minimum base salary required for PERS Tier 3 participation: \$9,600. Employees with base salary between \$5,000 and current minimum PERS Tier 3 salary are eligible for participation in the DCRP. PERS salary limited to Social Security maximum wage \$176,100 for 2025. PERS members are eligible for participation in the DCRP for salary over the maximum wage limit.	PERS Tier 4 enrollment requires a minimum of 35 hours per week for State employees, or 32 hours per week for local government or local education employees. No minimum salary requirement. Employees who do not work the minimum required hours but who earn base salary of at least \$5,000 are eligible for participation in the DCRP. PERS salary limited to Social Security maximum wage \$176,100 for 2025. PERS members are eligible for participation in the DCRP for salary over the maximum wage limit.	PERS Tier 5 enrollment requires a minimum of 35 hours per week for State employees, or 32 hours per week for local government or local education employees. No minimum salary requirement. Employees who do not work the minimum required hours but who earn base salary of at least \$5,000 are eligible for participation in the DCRP. PERS salary limited to Social Security maximum wage \$176,100 for 2025. PERS members are eligible for participation in the DCRP for salary over the maximum wage limit.
TPAF	Minimum base salary of \$500 required for TPAF Tier 1 enrollment. IRS Annual Compensation Limit on maximum salary generally apply. \$350,000 for 2025.	Minimum base salary of \$500 required for TPAF Tier 2 enrollment. TPAF salary limited to Social Security maximum wage \$176,100 for 2025. TPAF members are eligible for participation in the DCRP for salary over the maximum wage limit.	Minimum base salary required for TPAF Tier 3 participation: \$9,600. Employees with base salary between \$5,000 and current minimum TPAF Tier 3 salary are eligible for participation in the DCRP. TPAF salary limited to Social Security maximum wage \$176,100 for 2025. TPAF members are eligible for participation in the DCRP for salary over the maximum wage limit.	TPAF Tier 4 enrollment requires a minimum of 35 hours per week for State employees, or 32 hours per week for local education employees. No minimum salary requirement. Employees who do not work the minimum required hours but who earn base salary of at least \$5,000 are eligible for participation in the DCRP. TPAF salary limited to Social Security maximum wage \$176,100 for 2025. TPAF members are eligible for participation in the DCRP for salary over the maximum wage limit.	TPAF Tier 5 enrollment requires a minimum of 35 hours per week for State employees, or 32 hours per week for local education employees. No minimum salary requirement. Employees who do not work the minimum required hours but who earn base salary of at least \$5,000 are eligible for participation in the DCRP. TPAF salary limited to Social Security maximum wage \$176,100 for 2025. TPAF members are eligible for participation in the DCRP for salary over the maximum wage limit.

**For "grandfathered" individuals at employers that adopted P.L. 1997, c. 113, the Tier 1 maximum salary is \$505,000 for 2025.*

Tier 2 pursuant to P.L. 2007, c. 92 and 103.

Tier 3 pursuant to P.L. 2008, c. 89.

Tier 4 pursuant to P.L. 2010, c. 1 and 3.

Tier 5 pursuant to P.L. 2011, c. 78.

Tier 1 annual compensation history for PERS and TPAF: 2016 - \$265,000; 2017 - \$270,000; 2018 - \$275,000; 2019 - \$280,000; 2020 - \$285,000; 2021 - \$290,000; 2022 - \$305,000; 2023 - \$330,000; 2024 - \$345,000

Tier 2, 3, 4, and 5 Social Security maximum wages history for PERS and TPAF: 2017 - \$127,200; 2018 - \$128,400; 2019 - \$132,900; 2020 - \$137,700; 2021 - \$142,800; 2022 - \$147,000; 2023 - \$160,200; 2024 - \$168,600

Tier 3 minimum base salary history for PERS and TPAF: 2013 - \$8,000; 2014 - \$8,100; 2015 - \$8,200; 2016 - 2018 - \$8,300; 2019 - \$8,400; 2020 - \$8,500; 2021 - \$8,600; 2022 - \$8,700; 2023 - \$9,000; 2024 - \$9,300

Note: Members enrolled in the PERS Prosecutors Part, Worker's Compensation Part, Law Enforcement Officers (LEOs) or the Legislative Retirement System (LRS) are not subject to membership tiers or Social Security maximums.

PERS AND TPAF RETIREMENT BENEFITS BY MEMBERSHIP TIER

	TIER 1 (Enrolled before July 1, 2007)	TIER 2 (Eligible for enrollment on or after July 1, 2007, and before November 2, 2008)	TIER 3 (Eligible for enrollment on or after November 2, 2008, and on or before May 21, 2010)	TIER 4 (Eligible for enrollment after May 21, 2010, and before June 28, 2011)	TIER 5 (Eligible for enrollment on or after June 28, 2011)
SERVICE RETIREMENT	Minimum age of 60, no minimum service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary	Minimum age of 60, no minimum service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Minimum age of 62, no minimum service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary	Minimum age of 62, no minimum service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary	Minimum age of 65, no minimum service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary.
DEFERRED RETIREMENT	Collectable at age 60, at least 10 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Collectable at age 60, at least 10 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Collectable at age 62, at least 10 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary.	Collectable at age 62, at least 10 years of service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary.	Collectable at age 65, at least 10 years of service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary.
EARLY RETIREMENT	At least 25 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary. No minimum age; however, if under age of 55, the benefit is reduced 3 percent per year (1/4 of 1 percent per month) for each year under age 55.	At least 25 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary. No minimum age; however, if under age of 60, the benefit is reduced 1 percent per year (1/12 of 1 percent per month) for each year under age 60 but over age 55; and 3 percent per year (1/4 of 1 percent per month) for each year under age 55.	At least 25 years of service required. Annual Benefit = Years of Service ÷ 55 X Final Average (3 yrs.) Salary. No minimum age; however, if under age of 62, the benefit is reduced 1 percent per year (1/12 of 1 percent per month) for each year under age 62 but over age 55; and 3 percent per year (1/4 of 1 percent per month) for each year under age 55.	At least 25 years of service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary. No minimum age; however, if under age of 62, the benefit is reduced 1 percent per year (1/12 of 1 percent per month) for each year under age 62 but over age 55; and 3 percent per year (1/4 of 1 percent per month) for each year under age 55.	At least 30 years of service required. Annual Benefit = Years of Service ÷ 60 X Final Average (5 yrs.) Salary. No minimum age; however, if under age of 65, the benefit is reduced 3 percent per year (1/4 of 1 percent per month) for each year under age 65.
VETERAN RETIREMENT	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary.	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary.	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary.	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary	At least 25 years of service at age 55 or older; or at least 20 years of service at age 60 or older. Annual Benefit = 54.5 percent X last year or highest 12 months of salary; or At least 35 years of service at age 55 or older. Annual Benefit = Years of Service ÷ 55 X Highest 12 Months of Salary.

Tier 2 pursuant to P.L. 2007, c. 92 and 103.

Tier 3 pursuant to P.L. 2008, c. 89.

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ORDINARY DISABILITY RETIREMENT	If approved: Annual benefit = 43.6 percent X Final Average (3 yrs.) Salary.	If approved: Annual benefit = 43.6 percent X Final Average (3 yrs.) Salary.	If approved: Annual benefit = 43.6 percent X Final Average (3 yrs.) Salary.	NOT AVAILABLE: PERS Tier 4 members may be eligible for longterm disability insurance coverage	NOT AVAILABLE: PERS Tier 5 members may be eligible for longterm disability insurance coverage
ACCIDENTAL DISABILITY RETIREMENT	If approved: Annual Benefit = 72.7 percent X Annual Salary at time of accident	If approved: Annual Benefit = 72.7 percent X Annual Salary at time of accident.	If approved: Annual Benefit = 72.7 percent X Annual Salary at time of accident.	NOT AVAILABLE: TPAF Tier 4 members may be eligible for longterm disability insurance coverage	NOT AVAILABLE: TPAF Tier 5 members may be eligible for longterm disability insurance coverage

Tier 2 pursuant to P.L. 2007, c. 92 and 103.

Tier 3 pursuant to P.L. 2008, c. 89.

Tier 4 pursuant to P.L. 2010, c. 1 and 3.

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