



Supplement for State Public Safety Officers — Legacy State Employees Guide

For state employee members of the Legacy Plan who are public safety officers, unique provisions may apply to the members' retirement benefits and eligibility.

The *Legacy Retirement Plan for State Higher Education Employees Guide* contains detailed information on all general aspects of the Legacy Plan. This supplement is intended to address special provisions that may apply to public safety officers who are state employees.

MANDATORY RETIREMENT

The following members who are engaged in law enforcement activities on a day-to-day basis or who have been transferred from such activities to a supervisory or administrative position within the same department or agency for which they served, are subject to mandatory retirement on the first day of the month following the month in which the member attains age 60:

- Commissioned members of the Department of Safety
- Agents of the Tennessee Bureau of Investigation
- Wildlife officers
- Commissioned members of the Alcoholic Beverage Commission
- Commissioned instructors employed at the Tennessee Law Enforcement Training Academy
- Members employed in certain other positions within the Tennessee Wildlife Resources Agency

Any member who is otherwise subject to the mandatory retirement provisions may continue in service until the first day of the month following the month in which the member reaches the age requirement for receipt of early Social Security benefits (which at the time of this document's publication is age 62) if:

- (1) the Tennessee Department of Human Resources determines that the member serves in a supervisory or administrative position which requires less than 50% of the member's duties to be involved in day-to-day law enforcement activities; and
- (2) the member signs a consent form acknowledging that, by continuing in service, the member forfeits any rights to retirement benefits, including the supplemental bridge benefit discussed below, during the period of the member's





continued service. The form must be filed with the Tennessee Consolidated Retirement System ("TCRS") on or before the first day of the month prior to the month in which the member attains age 60.

Members who serve as the Commissioner of Safety, the Director of the Tennessee Bureau of Investigation, the Director of the Tennessee Wildlife Resources Agency or the Director of the Tennessee Alcoholic Beverage Commission may continue in service beyond the age requirement for receipt of Social Security benefits.

BENEFIT ELIGIBILITY

Any member serving in a position covered by the mandatory retirement provisions is eligible for a service (unreduced) retirement benefit upon attainment of age 60 and completion of five years of creditable service or at any age upon completion of 30 years of creditable service.

Members who have creditable service in a position covered by the mandatory retirement provisions are also eligible for a service (unreduced) retirement benefit upon attainment of age 55 and completion of 25 years of creditable service; provided, however, that the service rendered while the member was in a position covered by the mandatory retirement provisions is independent of all other creditable service for the purpose of calculating the member's retirement benefits.

Any member serving in a position covered by the mandatory retirement provisions is eligible for an early (reduced) service retirement benefit upon attainment of age 55 and completion of five years of creditable service or at any age upon completion of 25 years of creditable service.

Retirement benefits are calculated using the service or early service retirement formula, whichever is applicable, described in the **TCRS Retirement Benefits** section of the *Legacy State Employees Guide*.



SUPPLEMENTAL BRIDGE BENEFIT

Members serving in a position covered by the mandatory retirement provisions are also eligible for a supplemental bridge benefit beginning at the latter of age 55 or the date of retirement. The initial supplemental benefit may not exceed 22.5% of the member's Average Final Compensation ("AFC"). Supplemental bridge benefits are eligible for cost-of-living adjustments; however, all supplemental benefits cease upon the earlier of the first day of the month following the month (i) in which the member dies, or (ii) the member reaches the age requirement for Social Security benefits, which is currently age 62.

Bridge Benefit under Service Retirement

For members retiring on a service retirement benefit, the supplemental benefit is equal to 0.75% of the member's AFC, multiplied by the member's years of creditable service established while the member was in a position covered by the mandatory retirement provisions. In the following example, the member is retiring at age 55, with 30 years of service and an AFC of \$30,000. All of the member's years of service were rendered while serving in a position covered by the mandatory retirement provisions.

Bridge Factor	x	AFC	x	Years of Creditable Service in Covered Position	=	\$6,750
<u>.0075</u>		<u>\$30,000</u>		<u>30</u>	÷	<u>12</u>
				Monthly Bridge Benefit		\$562.50

Bridge Benefit under Early Retirement

For members retiring on an early retirement benefit, the supplemental benefit is calculated in the same manner as shown above, but reduced by 0.4% for each month by which the member's date of early service retirement precedes the member's service retirement date. In the following example, the member is again retiring at age 55 with an AFC of \$30,000, but the member has only rendered 10 years of service, so the member is only eligible for early service retirement. All of the member's years of service were rendered while serving in a position covered by the mandatory retirement provisions.

$$\frac{\text{Reduction Multiplier}}{(.004)} \times \frac{\text{Months Preceding Service Retirement}}{(60 \text{ months})} = \frac{\text{Early Reduction Factor}}{.76}$$

$$\frac{\text{Bridge Factor}}{.0075} \times \frac{\text{AFC}}{\$30,000} \times \frac{\text{Years of Creditable Service in Covered Position}}{10} \times \frac{\text{Early Reduction Factor}}{.76} = \frac{\$1,710}{12}$$

Monthly Bridge Benefit \$142.50

To request an estimate of a monthly retirement benefit and bridge benefit, please contact RetireReadyTN at 800-922-7772.

Contact Us

RetireReadyTN Toll-Free (800) 922-7772

For questions related to Insurance, please contact Benefits Administration at (800) 253-9981
Please include your Member ID and your current address on any correspondence

*This document is intended to provide general information about the special provisions applicable to State public safety officers participating in the TCRS Legacy Plan for State Employees. It is based on the law governing the Legacy Plan as of the publication date of this document. It does not include all plan provisions, is for informational purposes only and in no way constitutes a contract or binding agreement. It is not a legal document and is not intended to serve as a basis for legal interpretation. For general information about the Legacy Plan, please consult the **Legacy State Employees Guide**. For complete details on the plan provisions, please refer to Tennessee Code Annotated, Title 8, Chapters 34-37. The information in this document is subject to legislative change and judicial interpretation. It does not supersede nor restrict applicable procedures or authority established under state or federal law. Additional materials on various topics mentioned in this supplement are available at www.RetireReadyTN.gov. The state of Tennessee and its employees are not authorized to provide legal, financial or tax advice. For legal, financial, and tax advice concerning your situation, you should consult your personal legal, tax, or other advisers.*



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