

# St. Paul Teachers' Retirement Fund Association

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1619 Dayton Avenue, Room 309 Saint Paul, MN 55104-6206 Phone (651) 642-2550 Fax (651) 642-2553 Online: [www.sptrfa.org](http://www.sptrfa.org)

## That's a Good Question! – SPTRFA Member Estimates and final average salary

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**Question: “Does my SPTRFA member estimate include monthly benefits for other non-SPTRFA Minnesota Public Pension Plans which I contributed to?”**

**Answer.....**

**No. The SPTRFA member estimate only reflects your monthly SPTRFA estimated benefit.**

If you have service with another Minnesota public pension plan, your monthly benefit with that plan will be determined and calculated by that plan. The service credit you have with the other Minnesota public pension plan is used in the benefit calculation to determine the SPTRFA member estimate. The estimate assumes you qualify for Combined Service Annuity (CSA) at the time of retirement; for more information on CSA read below.

Combined Service Annuity authorizes allowable retirement service credit and salary from any Minnesota Public defined benefit plan to be considered jointly at the time of retirement when determining eligibility and level of benefits.

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**Question: “How is my ‘Final average salary’ calculated?”**

**Answer.....**

**Final Average Salary (FAS) is determined by the average of the highest five successive years of salary.** This does not mean that your final average salary will occur in your final years of employment. FAS may occur at any point during your career with St. Paul Public Schools.

If you are a deferred SPTRFA member no longer working with SPPS but are contributing to another Minnesota public pension plan, your FAS will be provided by that Minnesota public pension plan to SPTRFA. Your FAS will be determined using the Minnesota Combined Service Annuity law.

*Your questions are strongly encouraged. Where there is a potential wider application of the question raised, we will seek, in addition to a personal letter response when possible, to also offer a response through our [Website](#).*