

What is Combined Service Annuity (CSA)?

The Combined Service Annuity provision is a special form of portability under Minnesota law, allowing individuals who have at least one-half year of allowable service credit with one or more of the covered Minnesota public pension funds to receive an annuity from each plan with which service and vesting requirements are met. A single average salary based on the highest five consecutive years, no matter where earned, is used in the calculation of each benefit.

What is the benefit of combined service?

Combined service allows you to: meet vesting requirements, reach 30 years of service or Rule of 90, and share a High-5 average salary. **Note that these remain separate benefits and the assets cannot be rolled or combined.**

Do I qualify for combined service?

To qualify you must have enough retirement service credit in one or more Minnesota public pension funds to meet vesting requirements. *If you have withdrawn your contributions from the other funds, you will not receive retirement credit for that service.* Prior to your retirement date you may be eligible to repay your refund. To learn about repaying a refund contact the Minnesota public pension fund you took a refund from.

In order to be a *vested* using combined service, all of the following must be true:

- At least three years of combined service credit within the Minnesota public pension funds. *PERA requires 5 yrs.*
- At least one-half year of credit within a fund to receive combined service credit from that fund.

Vested membership means that you or your survivors are guaranteed a benefit other than a refund of your contributions.

What happens when I retire?

The Minnesota public pension funds will effectively “combine” their information about you, and benefit payments will be made to you from each of the Minnesota public pension funds. For a combined service benefit you must terminate all public service and your accrual dates with each retirement system must be within one year. Your benefit will be calculated based on the latest termination date.

If you qualify for the Rule of 90 (you were hired before July 1, 1989), your total number of years of service from all of the funds will be added to your age to see if you can retire under Tier I without a reduction. If you were hired after July 1, 1989, or if your Tier II benefits are higher, you will simply receive a Tier II pension from each of the Minnesota public pension funds.

Minnesota Public Pension Funds

- **St. Paul Teachers' Retirement Fund Association (SPTTRFA).....651-642-2550**
- Minnesota Teachers Retirement Association (TRA)651-296-2409
- Public Employees Retirement Association (PERA)651-296-7460
- Minnesota State Retirement System (MSRS)651-296-2761