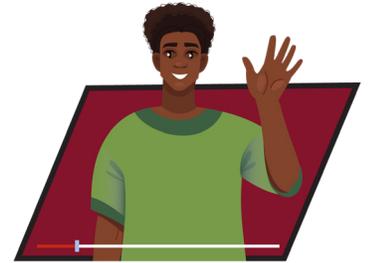


WELCOME TO MINNESOTA PERA!

As a public employee working in local government or for a school, one of the benefits available to you is a retirement pension. A pension is a type of retirement savings plan paid into while working that provides you with a future monthly lifetime income. That's right, it's a lifetime benefit. Once you start collecting it, you get paid every month, for the rest of your life. Check out these resources on our page to find out more about PERA:



-  **Currently Working**
www.mnpera.org/welcome
-  **Attend a From Hire to Retire program**
www.mnpera.org/education
-  **Video: Learn About Your Pension**
www.mnpera.org/member-videos/



How much will your pension be? It depends on your years of public service, your average salary – which is calculated using your highest 60 consecutive months of PERA eligible salary, and your age. Check out these resources on our page to find out more about benefit calculations:

-  **Plan handbooks**
www.mnpera.org/plan-information/
-  **Video: How are PERA Benefits Calculated?**
www.mnpera.org/member-videos/

As you approach retirement, there are a couple of items to add to your checklist. At the top of that list is attending one of our Ready to Retire programs. Plan to do this about six to 12 months before the date you'd like to begin drawing your pension benefits. We recommend that you submit your PERA paperwork 2-3 months before your last day of public employment to allow time to process your benefit application. By law, you are required to completely separate from all public service within the state of Minnesota before you can begin to draw your PERA pension, and remain out of public employment for 30 days. To learn more about the retirement decisions and process, check out the following resources:



-  **Planning for Retirement**
www.mnpera.org/retirement
-  **Attend a Ready to Retire Program**
www.mnpera.org/education
-  **Video: How to - Retirement Application**
www.mnpera.org/member-videos/


WE ARE HERE TO HELP!

If you have any further questions, please feel free to reach out and talk to one of our benefit counselors at 1-(800) 652-9026. Our counselors are available to speak with you Monday through Friday, between the hours of 8:00am and 4:30pm. You can also send an email to benefits@mnpera.org. Our goal is to get back to you within 24-48 hours.