How to Apply for an SVF Plan Retirement Benefit or Survivor Benefit

FOR VOLUNTEER FIREFIGHTERS
Before a volunteer firefighter may collect their SVF Plan retirement benefit, they must be eligible to do so. To be eligible to collect their retirement benefit, a volunteer firefighter must:

1. **Separate from active service.** A firefighter must be separated from active service for at least 30 days.

2. **Be at least 50 years old.** If a firefighter is not age 50, the retirement benefit will be deferred without interest until the member applies for their benefit after turning 50.

3. **Meet vesting requirements.** A firefighter must have served the minimum number of years to vest their retirement benefit, according to the fire department’s vesting schedule.

Former volunteer firefighters who were vested at the time they left the fire department are entitled to a retirement benefit when they reach age 50.

To collect their retirement benefit, a volunteer firefighter must apply for their benefit. Apply for your retirement benefit by completing and submitting to PERA the **SVF Plan Retirement Benefit Application** form. Follow the instructions shown on the application form.

FOR SURVIVORS
SVF Plan members do not specify their survivor beneficiaries. Instead, the succession of SVF Plan survivor beneficiaries is set in state statute. PERA pays the applicable SVF Plan survivor benefit to the surviving spouse of the deceased volunteer firefighter. If no spouse exists, PERA pays the benefit to the volunteer firefighter’s minor children. If no spouse or minor children exist, the deceased volunteer firefighter’s estate receives the benefit.

The survivor benefit amount is equal to the retirement benefit that would have been payable to the firefighter at age 50 based on their service credit earned as of the date of death.

To collect an SVF Plan survivor benefit, apply for the benefit by completing and submitting to PERA the **SVF Plan Survivor Benefit Application** form. Follow the instructions shown on the application form.

RELATED INFORMATION RESOURCES:
- [Retirement Benefits](#)
- [Know the Status of My Retirement Benefit](#)