

Q: What is the Probation and Telecommunicator Retirement Plan?

The Legislature established the Probation and Telecommunicator Retirement Plan (New Plan) effective January 1, 2027. The new plan is for probation officers and public safety telecommunicators.

New Plan Highlights

FEATURE	COORDINATED PLAN (PAST SERVICE)	NEW PLAN (FUTURE SERVICE)
Benefit Multiplier	1.7%	1.9%
Normal Retirement Age	66	60
Early Retirement Age	55	55
Vesting	3 years	3 years
Employee Contributions	-	8.00% until August 2028, 8.82% after August 2028
Employer Contributions	-	7.5%
Annual Increases	100% CPI 1% minimum – 1.75% maximum	100% CPI 1% minimum – 1.75% maximum

Disability, refunds, leave purchases, and working after retirement follow the same rules in the New Plan as they do in the Coordinated Plan.

Q: Who is Eligible?

You may be eligible if you are a local government probation officer or public safety telecommunicator. Your employer must certify eligibility.

If you are eligible, you will be transferred into the New Plan effective January 1, 2027, and your existing Coordinated Plan service will move with you.

Members who qualify for the Rule of 90 are not eligible.

Q: How will my benefit be calculated?

Both the Coordinated Plan and the New Plan will use their own formula to calculate your retirement benefit. While each plan will use the same High-Five Salary, they have different factors such as Full Retirement Age and the Benefit Multiplier.

Q: What about my Coordinated Plan service?

Service earned in the Coordinated Plan will count towards vesting in the New Plan.

Members who move from the Coordinated Plan to the New Plan effective January 1, 2027 may elect to:

1. Start their New Plan benefit and defer their Coordinated Plan benefit to a future date. (If deferring, members will need to terminate all public service to be eligible to start their retirement benefit.)
2. Choose a different Benefit Selection at the time they apply for benefits.

Q: Can I convert my Coordinated Plan service to the New Plan?

Yes. Members will have an opportunity to “purchase past service.” This purchase essentially converts their Coordinated Plan service to the New Plan.

Members may purchase all or part of their Coordinated service. Members can request up to three calculations using different amounts of service. The fee to request the estimate is \$250 which will be applied to the purchase cost.

The purchase can only be made one time prior to the member’s retirement and must be paid in a lump sum from a pre-tax retirement account.

Employers must certify that the member worked as a probation officer or telecommunicator during the time the Coordinated service was earned.

Example 1: A member is age 50 at the January 1, 2027 transition date. They have 20 years of service as a probation officer and an average annual salary of \$100,000. The member plans to retire at age 60 (bringing their total years of service to 30).

Let's break down the member's benefit under just the Coordinated Plan:

COORDINATED PLAN	
Total years of service at retirement	30
Average salary	\$100,000
Plan multiplier	1.7%
Early retirement reduction factor	0.5794
Benefit formula	$30 \times \$100,000 \times 1.7\% \times 0.5794$
Total benefit at age 60 in the Coordinated Plan without considering the New Plan	\$29,549

Now let's break down the same member's benefit under the New Plan:

	COORDINATED PLAN	NEW PLAN
Total years of service at retirement	20	10
Average salary	\$100,000	\$100,000
Plan multiplier	1.7%	1.9%
Early retirement reduction factor	0.5794	N/A
Benefit formula	$20 \times \$100,000 \times 1.7\% \times 0.5794 = \$19,700$	$10 \times \$100,000 \times 1.9\% = \$19,000$
Total benefit when both plans start at age 60	\$38,700 (\$19,700 + \$19,000)	

Example 2: A member is age 55 at the January 1, 2027 transition date. They have 25 years of service as a probation officer and an average annual salary of \$100,000. The member plans to retire at age 62 (bringing their total years of service to 32).

Let's break down the member's benefit under just the Coordinated Plan:

COORDINATED PLAN	
Total years of service at retirement	32
Average salary	\$100,000
Plan multiplier	1.7%
Early retirement reduction factor	0.6913
Benefit formula	$32 \times \$100,000 \times 1.7\% \times 0.6913$
Total benefit at age 62 in the Coordinated Plan without considering the New Plan	\$37,607

Now let's break down the same member's benefit under the New Plan:

	COORDINATED PLAN	NEW PLAN
Total years of service at retirement	25	7
Average salary	\$100,000	\$100,000
Plan multiplier	1.7%	1.9%
Early retirement reduction factor	0.6913	N/A
Benefit formula	$25 \times \$100,000 \times 1.7\% \times 0.6913 = \$29,380$	$7 \times \$100,000 \times 1.9\% = \$13,300$
Total benefit when both plans start at age 62	\$42,680 (\$29,380 + \$13,300)	