

## Where Do I Start?

To apply for reciprocal service credit, you must complete a “**Request To Establish Reciprocal Service Credit**” form . The form can be found on our website by clicking on the “Forms” link, and find the “**Reciprocal Service Request**” form listed under “**Active**” forms. A form can also be mailed to you if you call APERS and request one at 501-682-7830 or 1-800-682-7377.

## Contacting Other Systems

If you have service credit with one of the following retirement systems, contact them to apply for reciprocal service credit.

Arkansas Teachers Retirement System (ATRS) 501-682-1517 or 1-800-666-2877

Website: [www.atrs.org](http://www.atrs.org)

Arkansas State Highway Employees Retirement System (ASHERS) 501-569-2412 or 1-800-422-9833

Local Police and Fire Retirement System (LOPFI) 501-682-1745 or 1-800-422-9833

Website: [www.lopfi-prb.com](http://www.lopfi-prb.com)

**Note:** APERS provides administrative support for the Arkansas Judicial Retirement System (AJRS), the Arkansas State Police Retirement System (ASPRS), and the Arkansas District Judges Retirement System (ADJRS). You should contact APERS to inquire about establishing reciprocal service credit with these retirement plans.

For more information contact

### Arkansas Public Employees Retirement System

124 W. Capitol Ave., Suite 400  
Little Rock, AR 72201

(501-682-7830 or 1-800-682-7377)

[www.apers.org](http://www.apers.org)

“As much as possible, this brochure has been written in non-technical terms, avoiding the formal language of the retirement laws, rules and regulations. Any conflict between the information contained in this brochure and those retirement laws, rules and regulations must be resolved pursuant to the governing statutes, rules and regulations.

If questions about interpretation arise as a result of the attempt to make the retirement provisions easy to understand, Chapters 2, 4, and parts of 7 of Title 24 of the Arkansas Code Annotated (1987), as amended, must remain the final authority.

The information provided in this brochure is based on the Arkansas Retirement System laws and rules in existence at the time this brochure was published and is subject to future modification based on changes in the law.”

April 29, 2011

# Understanding RECIPROCAL SERVICE

## What is Reciprocal Service?

Reciprocal service is actual service credit in two or more recognized state retirement systems. Actual service doesn't transfer but remains in the system of record.

## How Does Reciprocity Help Members?

Reciprocity allows an employee to use his or her actual service credit in two or more of the Systems to meet the minimum service requirements for retirement in each System.

## How Using Reciprocal Service Credit Helps Members Retire

For example, a current APERS member needs 28 years service to retire with full benefits from APERS at any age.

In this example, a member has 25 years of actual APERS service, and 3 years actual service in the Arkansas Teachers Retirement System (ATRS).

The member can apply for reciprocity between the two plans and have a total of 28 years of actual service.

The member can then use the 28 years actual service credit to apply for an unreduced retirement, or enter into the Deferred Retirement Option Plan. However, the member's monthly benefit from APERS will be calculated only on the 25 actual years service for APERS employer(s).

Likewise, the member could apply for retirement with the Arkansas Teachers Retirement System

(ATRS). But the member's ATRS benefit would be calculated only using the 3 years actual ATRS service.

Reciprocity with each system must be established before the active member can retire from either plan, and termination under all plans is required. Eligibility requirements may vary for each member who has service credit in two or more systems that have reciprocal agreements.

Also, most retirement systems have different vesting requirements, and different mandatory age and service requirements that must be met for retirement eligibility.

## Which Retirement Plans Have Reciprocal Agreements?

APERS has reciprocity agreements with several other retirement plans. The retirement systems that have such agreements with APERS are listed below:

- Arkansas Teachers Retirement System (ATRS)
- Arkansas State Highway Employees Retirement System (ASHERS)
- Arkansas State Police Retirement System (ASPRS)
- Arkansas Judicial Retirement System (AJRS)
- Arkansas District Judges Retirement System (ADJRS)
- Arkansas Local Police & Fire Retirement System (LOPFI).

In addition, APERS also recognizes limited reciprocity (service only) by college alternate plans such as TIAA-CREF, VALIC, and other similar plans, but different rules apply for each system.

Members are required to apply to each reciprocal retirement system separately, and will be paid separately by each system at retirement. The benefit from each plan will be based on the service accrued in each system.

There are some other regulations that apply to reciprocal service, noted below. Reciprocal law prohibits a member from receiving more than 12 months of service credit for any one fiscal year period (July 1 - June 30) when service is covered in more than one retirement plan. Adjustments may be required; you will be notified if any adjustment to your service history is made.

## APERS Regulation 209 of 1993

APERS Regulation 209 of 1993 states: "If a member has reciprocal service during the same fiscal year with both the Teacher Retirement System (ATRS) and the Public Employees Retirement System (APERS), and if, under the two systems' standard methods of crediting service, the combined service amounts to more than one full year of actual service, then credit shall be reduced in a manner that is most advantageous to the member (determined jointly by APERS and ATRS) so that in any given fiscal year, actual service shall not exceed one year.

For additional brochures on other subjects as well as other publications, go to the APERS website at: [www.apers.org](http://www.apers.org)