

Prior service credit may be available to transfer at no cost or purchase. Since your future pension benefit with MOSERS is based on your years of service, it may be to your advantage to transfer or purchase your prior service. It may increase your benefit, allow you to retire sooner, or both.

- Estimates are available without obligation.
- Contact a MOSERS benefit counselor at (573) 632-6100 or (800) 827-1063 for more information.
- All transfers or purchases must be completed **prior to applying** for retirement.

Military Service

- Automatic Credit
 - No limit on amount of service. Member must have been employed by the state immediately before active-duty military service and return within USERRA requirements.

Prior Public Service (state, local, school districts, political subdivisions, etc.)

Nonvested Service in Another Public Retirement Plan

- Full Actuarial Cost
 - Members may purchase prior nonvested service covered by another public retirement plan.
 - To be eligible, the member must be vested in MOSERS but does not have to be active.

Vested Service in Another Public Retirement Plan

- Members may transfer and/or purchase vested service from the following plans. The member must be vested in MOSERS.
 - PSRS/PEERS
 - LAGERS
 - Employees Retirement System of the City of St. Louis
 - Police Retirement System of St. Louis
 - Kansas City Employees' Retirement System

***Note: This transfer is not a day-for-day transfer.** The transferring system sends the actuarial value of the member's service to MOSERS. MOSERS then converts that value to MOSERS service. Members may purchase any remaining service not covered by the transfer at full actuarial cost.*

Nonfederal Public Employment Not Covered by a Retirement Plan

- Full Actuarial Cost
 - Members may purchase creditable service up to the actual number of years of prior public service in uncovered position. The member must be vested in MOSERS.

MoDOT And Patrol Employees' Retirement System (MPERS)

- Service in MPERS can be transferred to MOSERS.

Miscellaneous Service

- Call MOSERS at (800) 827-1063 for information on the following service:
 - State Agency Service Under PSRS
 - Lincoln University service prior to June 30, 1988
 - Circuit clerk, deputy circuit clerk, division clerk service
 - Juvenile court employee/officer service