



PERS 101: Common Employer Issues and Tier 5 Overview

Mississippi Municipal Attorneys

2026



Mission

*To provide secure
benefits to our
members and
consistently deliver
quality service*





PERS-at-a-Glance

- **Administers 26 Programs/Plans**

- Public Employees' Retirement System (PERS)
- Mississippi Highway Safety Patrol Retirement System (MHSPRS)
- Municipal Retirement System (MRS) – *closed to new members July 1, 1987*
 - 17 Fire and Police and 2 Municipal Employee Plans
- Supplemental Legislative Retirement Plan (SLRP) – *closed to new members March 1, 2026*
- Mississippi Government Employees' Deferred Compensation Plan and Trust (MDC)
- Optional Retirement Plan (ORP)
- PERS-sponsored Retiree Medical and Life Insurance Plan
- **Hybrid Defined Contribution Retirement Plan, March 2026**



History of System

Teachers Retirement System predecessor: House Bill 143, Laws of 1944 was passed by the Legislature effective July 1, 1944, creating the Teachers' Retirement System of Mississippi (TRS), a pension plan for certificated teachers and administrators working in the state's public schools.

Mississippi Highway Patrol's Role: In 1950, employees of the former Mississippi Highway Department (now the Mississippi Department of Transportation) presented bill to establish a retirement system for Highway Department. The Legislature requested that a broader retirement plan bill for all full-time state employees and employees of the state universities be brought back to them for consideration during the 1952 session.

Social Security Act Amendment of 1950: Also in 1950, Congress passed a law amending the Federal Social Security Act (originally enacted August 14, 1935) to allow states a mechanism via a federal-state agreement to extend to employees of a state and its political subdivisions and instrumentalities, and to the dependents and survivors of such employees, the basic protection afforded to others by the old-age and survivors insurance system embodied in the Social Security Act. A group of state employees from various state agencies petitioned the Legislature during the 1952 Legislative Session for a two-part retirement system (i) Social Security coverage for employees of the state and its political subdivisions and their dependents and (ii) a supplemental system (now known as PERS) for additional state retirement and disability benefits for employees of the state and its political subdivisions.



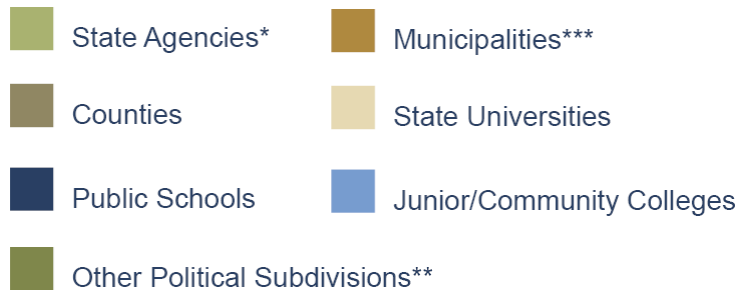
History of System

PERS Established/TRS abolished in 1952: In 1952, as the final push was being made for a new retirement system for state employees, the Mississippi Association of Educators (MAE) recognized that the new proposed system for other public employees would provide a much better benefit system for retiring educators and petitioned the Legislature to abolish TRS and to allow teachers and school administrative personnel to become members of the new system. And, thus, PERS was established to provide benefits to eligible Mississippi public employees working for state agencies, universities, community/junior colleges, and public schools, as well as counties, cities, and other participating political subdivisions.



Total System Active Members

June 30, 2025

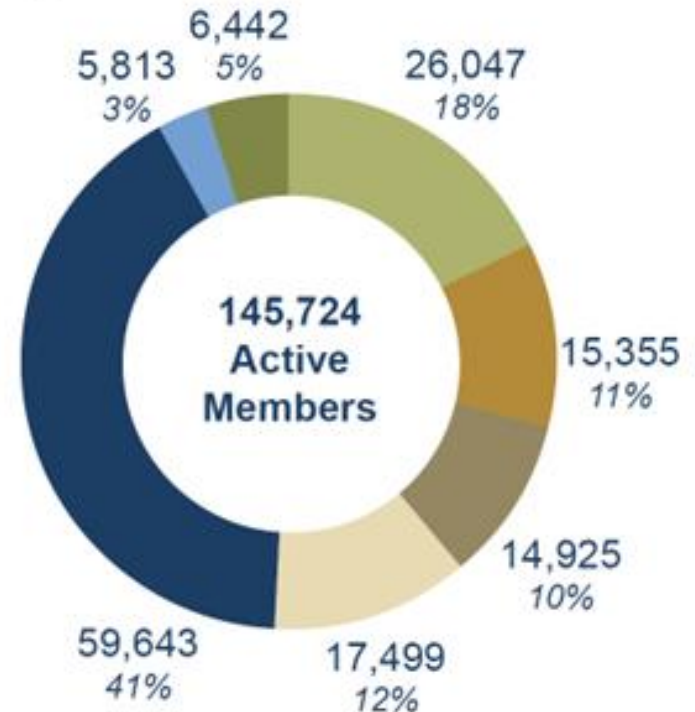


The current average annual PERS benefit including the Cost-of-Living Adjustment is \$28,261 with \$3.5 billion paid in total retirement benefits for fiscal year 2025.

* Includes MHSPRS and SLRP

** Includes hospitals, libraries, and other juristic entities

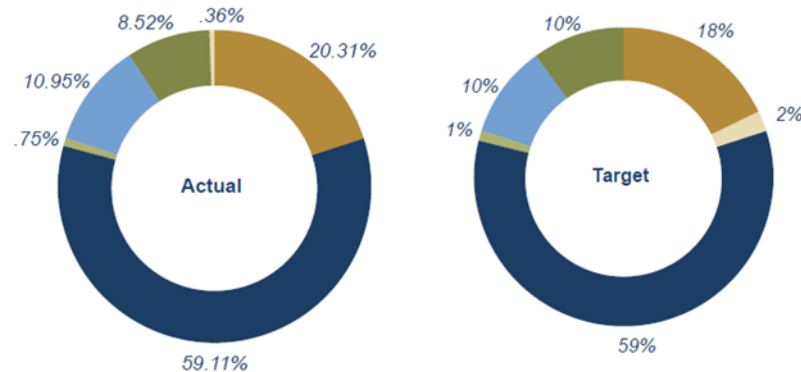
*** Includes MRS





Investment Asset Allocation

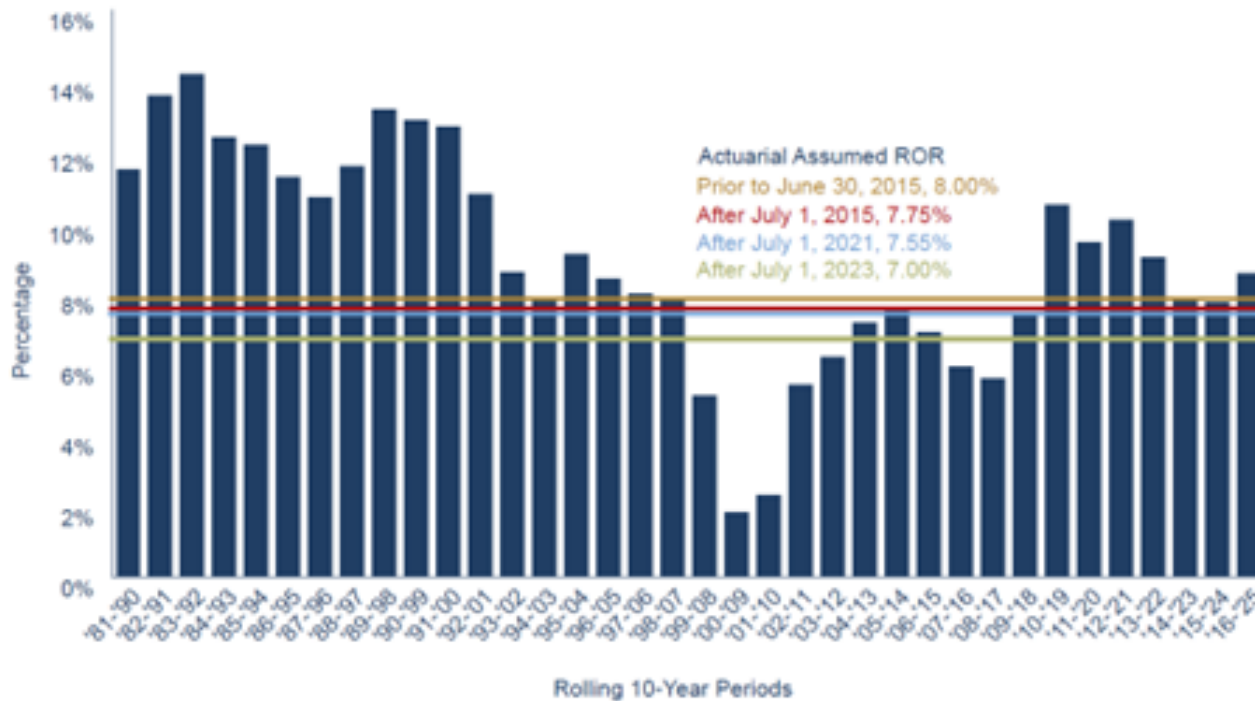
Total Investment Assets for all Systems
as of June 30, 2025 = **\$36.03 Billion**



Number of Portfolios: 71 Number of Portfolio Managers: 35



Investments Annualized Rates of Return



Historical Returns as of June 30, 2025, gross of fees

1-Year	11.66%
3 -Year	10.05%
5 -Year	10.10%
10 -Year	8.57%
15-Year	9.66%
20 -Year	7.73%
25 -Year	6.66%
30-Year	7.95%

Annual Investment Rates of Return Since FY 1981





Plan Funding

$$\mathbf{C + I = B + E}$$

Contributions + Investments = Benefits + Expenses



Vesting

- “Vesting” refers to a member reaching a point in service where he or she is eligible to receive a monthly retirement benefit at some point.
- Prior to being vested, a member has access to limited benefits, such as a refund of contributions made, hurt-on-the-job disability, and killed-in-the-line-of-duty death benefits.
- 4 years of membership service if you were hired on or before June 30, 2007 (*member is vested after 4 years*).
- 8 years of membership service if you were hired on or after July 1, 2007 (*member is vested after 8 years*).



PERS Legacy Retirement Eligibility

Service Retirement Requirements

- 25 years of *creditable* service, regardless of age, (if you were hired on or before June 30, 2011)
- 30 years of *creditable* service, regardless of age, (if you were hired on or after July 1, 2011)

OR

- Vested status - 4 or 8 years of *membership* service - at age 60.



PERS Legacy Benefit Determination

- **Service Retirement Benefit Formula**
Service Credit Factor x Average Compensation = Maximum Annual Benefit
- **Service Credit Factor** (if you were hired on or before June 30, 2011)
 - 2% of Average Compensation per year up to 25.00 years of creditable service **PLUS**
 - 2.5% of Average Compensation per year for each year of creditable service over 25.00
- **Service Credit Factor** (if you were hired on or after July 1, 2011)
 - 2% of Average Compensation per year up to 30.00 years of creditable service **PLUS**
 - 2.5% of Average Compensation per year for each year of creditable service over 30.00
 - *Actuarial Reduction if under age 65 or less than 30 years of creditable service*



PERS Retirement Process

Service Retirement Application

- The effective date of service retirement shall be the first of the month following withdrawal or termination from service as defined under Miss. Code Ann. § 25- 11-103 (aa) (1972, as amended) and receipt by PERS of the properly completed application for service retirement, provided that the member is eligible for service retirement benefits on said date. Miss. Code Ann. § 25-11-111
- Receipt of Form 9A SRVC, *Pre-Application for Service Retirement Benefits*, will be used in setting the effective date of retirement provided that all other forms are received in the PERS office no later than 90 days following the effective date of retirement.
 - All required forms must be on file in the PERS office before benefit payments can be initiated. Failure to submit all required forms within 90 days following the effective date of retirement, as established upon receipt of the Form 9A SRVC, will require the completion of a new application thereby establishing a new effective date of retirement.



PERS Retirement Process

- Disability Retirement
 - Provides secure income to active members who become sick or injured, and who can no longer perform the essential duties of the job due to a permanent medical condition
 - Duty Related
 - Coverage from first day of service, no age or service requirement
 - PERS Medical Board approval required
 - Higher of 50% of average compensation or the non-duty related disability
 - Non-Duty Related
 - Must be vested
 - Job-specific criteria and PERS Medical Board approval required
- Survivor Benefits
 - Vested Members
 - The lawful spouse (must be married more than 1 year) and dependent children are eligible to receive monthly benefits
 - Non-vested Members
 - Designated beneficiaries will receive a lump sum refund of member's accumulated contributions



PERS Retirement Process

Survivor Benefits

- **If killed on the job**
 - Coverage begins on the first day of covered employment (no vesting period)
 - The lawful spouse and dependent children are eligible to receive monthly benefits
 - If there is no spouse nor dependent children, the designated beneficiary is eligible for a lump sum refund of member's contributions.



PERS Retirement Process

Advanced Application

- After a member becomes eligible to retire or after a previously retired member cancels his or her service retirement and has returned to covered employment and completed the requisite reemployment period for recalculation of benefits (in excess of six calendar months), he or she may file a Form 16, Advanced Application, with PERS. Miss. Code Ann. §25-11-111(c)
- PERS Form 16 allows the member to pre-select an option and designate a beneficiary to receive payments of monthly benefits in the event the member dies prior to retirement.
- In the event of the member's death prior to the actual effective date of retirement, benefits based on a Form 16 on file with PERS will become effective the first of the month following the member's death.



PERS Tiers 1-4

As outlined in the chart below, your date of hire and entry into PERS dictate your retirement tier. Each tier has its own required vesting period, required years

of service to earn retirement eligibility, service retirement formula, Partial Lump Sum Option (PLSO) eligibility, and non-duty-related-disability plan.

As long as you do not refund your contributions, you remain in the same retirement tier if you terminate employment.

Retirement Tier	Hire/Entry Date	Vesting Period	Retirement Eligibility	Service Retirement Formula	PLSO Eligibility	Non-Duty-Related Disability Retirement
Tier 1	June 30, 1992, or earlier	4 years	25 years at any age or age 60 and vested	2 percent per year for up to 25 years, plus 2.5 percent per year for each year over 25; Minimum monthly benefit under Maximum Retirement Allowance Option of \$10 per month for each year of service	28 years at any age or age 63 and vested	Age-Limited Plan, unless elected coverage under Tiered Disability Plan
Tier 2	July 1, 1992, through June 30, 2007	4 years	25 years at any age or age 60 and vested	2 percent per year for up to 25 years, plus 2.5 percent per year for each year over 25; Minimum monthly benefit under Maximum Retirement Allowance Option of \$10 per month for each year of service	28 years at any age or age 63 and vested	Tiered Disability Plan
Tier 3	July 1, 2007, through June 30, 2011	8 years	25 years at any age or age 60 and vested	2 percent per year for up to 25 years, plus 2.5 percent per year for each year over 25; Minimum monthly benefit under Maximum Retirement Allowance Option of \$10 per month for each year of service	28 years at any age	Tiered Disability Plan
Tier 4	July 1, 2011, or later	8 years	30 years at any age or age 60 and vested	2 percent per year for up to 30 years, plus 2.5 percent per year for each year over 30, with an actuarial reduction for each year of creditable service below 30 or for each year in age below age 65, whichever is less; No minimum monthly benefit	33 years at any age	Tiered Disability Plan



Resources

- **PERS Statutes**
- Miss. Code Ann. §25-11-101 et seq. (1972, as amended)
- **PERS Regulations**
- PERS Regulation 35 – Filing an Application for Monthly Benefits and Establishing an Effective Date of Retirement
 - <https://www.pers.ms.gov/Content/Documents/Regulations/Reg35.pdf>
- PERS Regulation 36 – Eligibility for Membership in the Public Employees' Retirement System of Mississippi (PERS)
 - <https://www.pers.ms.gov/Content/Documents/Regulations/Reg36.pdf>
- PERS Regulation 65 – Earned Compensation
 - <https://www.pers.ms.gov/Content/Documents/Regulations/Reg65.pdf>
- PERS Regulation 53 – PERS' Organization and Method of Operation
 - <https://www.pers.ms.gov/Content/Documents/Regulations/Reg53.pdf>



PERS Leave



- PERS awards service credit at retirement to members for accumulated, uncompensated, unused leave
 - In order for the member to receive creditable service for the number of days of unused leave, the system must receive certification from the governing authority. (PERS Form 18 or 9A)
 - Only accumulated unused leave earned under a covered employer that remains unused and unpaid at the time of termination/retirement may be certified to PERS for additional service credit. Once unused leave is accumulated from all employers, that leave will be converted by PERS to whole days for the purpose of converting to service credit.
 - If the leave was accrued under a policy with a greater accrual rate than the state's leave law, PERS will convert the hours into days using a ratio that proportionately converts the hours to an amount that could have been accumulated under the state's leave law (§ 25-3-91 et seq.)
 - There is no authority to transfer leave from, to, or among counties, municipalities, juristic entities, or any other employer covered under PERS (except in the case of transfer of leave among community and junior colleges, universities, and state agencies as provided in Mississippi Law)



PERS Leave

- In the case of dual employment, accumulated unused leave from only one position may be used to determine additional service credit.
- In the case of dual employment where one of the positions is an elected position, the employee will only receive credit under the elected official leave as it automatically applies.
- Leave Payments
 - Upon termination of employment each employee shall be **paid for not more than thirty (30) days of accumulated personal leave**. Unused personal leave in excess of thirty (30) days shall be counted as creditable service for the purposes of the retirement system as provided in Sections 25-11-103 and 25-13-5. Miss. Code Ann. § 25-3-93(4)
 - Should an employee die having accumulated personal leave as provided in Section 25-3-93, the wages or salary which would have been paid to such employee during his leave shall be paid to the person designated by such employee for this purpose or, in the absence of such designation, to the beneficiary of such employee as recorded with the Public Employees' Retirement System. Accumulated leave shall be considered for the purpose of Sections 25-3-91 through 25-3-99 as wages or salary earned and not paid. Miss. Code Ann. § 25-3-97(6)



Resources

- **PERS Statutes**

- Miss. Code Ann. § 25-11-103
- Miss. Code Ann. § 25-11-109

- **PERS Regulation**

- PERS Regulation 51 – Administration of Certification of Accumulated Unused Leave for Service Credit and Lump Sum Payments of Leave at Termination/Retirement
 - <https://www.pers.ms.gov/Content/Documents/Regulations/Reg51.pdf>

- **PERS Publications**

- PERS Employer Guide to Certifying Leave to PERS
 - [https://www.pers.ms.gov/Content/EmployerGuides/Employer Guide to Certifying Leave to PERS.pdf](https://www.pers.ms.gov/Content/EmployerGuides/Employer%20Guide%20to%20Certifying%20Leave%20to%20PERS.pdf)
- PERS Monthly Service Credit Overview
 - [https://www.pers.ms.gov/Content/Supplemental/PERS Service Credit Overview.pdf](https://www.pers.ms.gov/Content/Supplemental/PERS%20Service%20Credit%20Overview.pdf)



Contributions

- **Employer Reporting**

- Monthly employee and employer state retirement contributions are due from the employer as of the fifth working day of each month.
- All delinquent payments shall be assessed interest at the rate of 10% per annum, and all delinquent reports shall be assessed interest at the rate of 2% per annum during the period of delinquency on the amount reported.
- Incomplete and inaccurate reports shall be deemed as delinquent reports until such time as they are properly filed.
- The Annual Financial Report (AFR) required to be filed by each covered constable, chancery clerk, and circuit clerk and all retirement contributions due on the net earnings from the office must be remitted to PERS by April 15 of the following year.
- Any state agency, school, political subdivision, instrumentality or any employer that is required to submit contribution payments or wage reports under any section of this chapter shall be assessed interest on delinquent payments or wage reports as determined by the board of trustees in accordance with rules and regulations adopted by the board and delinquent payments, assessed interest and any other amount certified by the board as owed by an employer, **may be recovered by action in a court of competent jurisdiction against the reporting agency liable therefor or may, upon due certification of delinquency and at the request of the board of trustees, be deducted from any other monies payable to the reporting agency by any department or agency of the state.**



Contributions

- **Employer Reporting**

- Failure to deduct contributions shall not relieve the employee and employer from liability thereof.
- Delinquent employee contributions and any accrued interest shall be the obligation of the employee, and delinquent employer contributions and any accrued interest shall be the obligation of the employer. The employer may, in its discretion, elect to pay any or all of the interest on delinquent employee contributions. Miss. Code Ann. § 25-11-123(f)(6)

Dual Employment

- Any member in a covered position, as defined by Public Employees' Retirement System laws and regulations, who is also employed by another covered agency or political subdivision shall have the earnings of that additional employment reported to the Public Employees' Retirement System regardless of whether the additional employment is sufficient in itself to be a covered position. Miss. Code Ann. § 25-11-103(1)(k)



Resources

- **PERS Statutes**
 - Miss. Code Ann. § 25-11-105
 - Miss. Code Ann. § 25-11-123
- **PERS Regulation**
 - PERS Regulation 14 – Submission of Monthly Reports and Contributions
 - <https://www.pers.ms.gov/Content/Documents/Regulations/Reg14.pdf>
 - PERS Regulation 60 – Contribution Rates
 - <https://www.pers.ms.gov/Content/Documents/Regulations/Reg60.pdf>



Reemployment after Retirement

- No person receiving a retirement allowance shall be employed or paid for any service, including services as an employee, contract worker, contractual employee, or independent contractor until the retired person has been retired for not less than 90 consecutive days from their effective date of retirement. Miss. Code Ann. § 25-11-127
- Local Elected Official Exception
 - A member may retire and continue in covered municipal or county elective office provided that the member has reached **age 59 ½** effective July 1, 2020 (or age 62 prior to July 1, 2020), or a retiree may, after incurring a bona fide separation from service of at least 90 days, be elected to a covered municipal or county office, provided the retiree:
 - a. Files annually in writing in the office of the employer and of PERS before he or she takes office or as soon as possible after retirement a **waiver of all salary or compensation** and elects to receive in lieu of that salary or compensation a retirement allowance, in which event no salary or compensation shall thereafter be due or payable for those services, or
 - b. Files annually in writing in the office of the employer and of PERS an election to receive compensation for that municipal or county elective office in an **amount not to exceed 25 percent of the retiree's average compensation**, which shall be prorated over a 12-month time frame.
 - Whether a retiree holding a Municipality or County elective office chooses to waive his or her salary or receive limited compensation, the employing municipality or county shall pay the employer's contributions, as is in effect at the time of employment, **on the full amount of the set salary for that elected position** as if the position were filled by a covered employee.



Reemployment after Retirement

- Non-elected Municipal Positions
 - After incurring a bona fide separation from service of at least 90 days, a retiree may be reemployed in a covered position in the following instances:
 - a. For a period of time **not to exceed one-half of the normal working days** or one-half of the equivalent number of hours for the position in any fiscal year during which the retiree will receive **no more than one-half of the salary** in effect for the position at the time of employment, or
 - b. For a period of time in any fiscal year sufficient in length to permit a retiree to **earn not in excess of 25 percent of the retiree's final average compensation** used to calculate the retiree's monthly benefit.
 - “Fiscal year” shall mean the period beginning on July 1 of any year and ending on June 30 of the next succeeding year as provided by statute.
 - The employer of a PERS retiree reemployed in a position as an employee or as a contractual employee under the limited reemployment provisions shall pay to the board the full amount of the employer's contribution, as is in effect at the time of employment, on the amount of compensation received by the retiree for his or her employment under the applicable section.



Resources

- **PERS Statutes**
 - Miss. Code Ann. § 25-11-127
 - Miss. Code Ann. § 25-11-103(1)(f)
- **PERS Regulation**
 - PERS Regulation 34 – Reemployment after Retirement
 - <https://www.pers.ms.gov/Content/Documents/Regulations/Reg34.pdf>



Error Correction

Should any change or error in the records result in any member or beneficiary receiving from the retirement system more or less than he would have been entitled to receive had the records been correct, the board of trustees shall correct such error upon detection, regardless of the length of time between the reporting error or the time payment started and the time the board became aware of the error, and, as far as practicable, adjust the payment in such a manner that the actuarial equivalent of the benefit to which such member or beneficiary was correctly entitled shall be paid.

This responsibility is, and has been, the duty of the board since the creation of the retirement system.

Miss. Code Ann. § 25-11-131(2)



Error Correction

- Error corrections frequently deal with unearned and ineligible service credit being removed from a member's account but can also involve members seeking additional service credit from years ago because they contend they should have been covered during that period.
- Employers are encouraged to use Form 4A, *Non-covered Employment Acknowledgement* for employees who do not meet the PERS eligibility requirements.



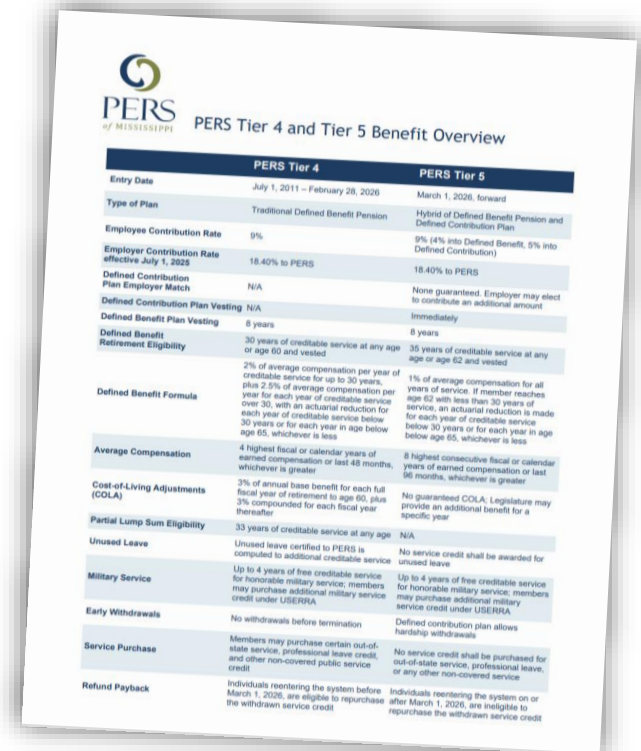
PERS Tier 5

Hybrid Retirement Plan - Tier 5 was created with the passage of House Bill 1 by the Mississippi Legislature during its 2025 session.

- The plan is a hybrid of a **defined benefit** (DB) pension plan and a **defined contribution** (DC) plan.
- Membership is for those hired in PERS-covered positions **March 1, 2026, or later** who are new to PERS *or* who were previous members of PERS but refunded.
- Hybrid plan members will **contribute a mandatory 9%** of salary (4% into the DB and 5% into the DC).
- Employer contributions reported to PERS remain at 18.4% through June 30, 2026, and increase to 18.9% July 1, 2026.
- DB component vesting requires **eight years of service**.
- DC component allows immediate vesting.

Tier 5 Benefit Changes

- Average compensation will be calculated based on the highest 8 years of creditable service
- Defined benefit formula will be calculated at 1% of average compensation for all years of service
- Members are eligible to retire after 35 years of service credit at any age or at age 62 with at least 8 years of service credit
- If member reaches age 62 with less than 30 years of service, an actuarial reduction is made for each year of creditable service below 30 years or for each year in age below age 65, whichever is less



	PERS Tier 4	PERS Tier 5
Entry Date	July 1, 2011 – February 28, 2026	March 1, 2026, forward
Type of Plan	Traditional Defined Benefit Pension	Hybrid of Defined Benefit Pension and Defined Contribution Plan
Employee Contribution Rate	9%	9% (4% into Defined Benefit, 5% into Defined Contribution)
Employer Contribution Rate effective July 1, 2025	18.40% to PERS	18.40% to PERS
Defined Contribution Plan Employer Match	N/A	None guaranteed. Employer may elect to contribute an additional amount
Defined Contribution Plan Vesting	N/A	Immediately
Defined Benefit Plan Vesting	8 years	8 years
Defined Benefit Retirement Eligibility	30 years of creditable service at any age or age 60 and vested	35 years of creditable service at any age or age 62 and vested
Defined Benefit Formula	2% of average compensation per year of creditable service for up to 30 years, plus 2.5% of average compensation per year for each year of creditable service over 30, with an actuarial reduction for each year of creditable service below 30 years or for each year in age below age 65, whichever is less	1% of average compensation for all years of service. If member reaches age 62 with less than 30 years of service, an actuarial reduction is made for each year of creditable service below 30 years or for each year in age below age 65, whichever is less
Average Compensation	4 highest fiscal or calendar years of earned compensation or last 48 months, whichever is greater	8 highest consecutive fiscal or calendar years of earned compensation or last 96 months, whichever is greater
Cost-of-Living Adjustments (COLA)	2% of annual base benefit for each full fiscal year of retirement to age 60, plus 3% compounded for each fiscal year thereafter	No guaranteed COLA. Legislature may provide an additional benefit for a specific year
Partial Lump Sum Eligibility	35 years of creditable service at any age	N/A
Unused Leave	Unused leave certified to PERS is computed to additional creditable service	No service credit shall be awarded for unused leave
Military Service	Up to 4 years of free creditable service for honorable military service; members may purchase additional military service credit under USERRA	Up to 4 years of free creditable service for honorable military service; members may purchase additional military service credit under USERRA
Early Withdrawals	No withdrawals before termination	Defined contribution plan allows hardship withdrawals
Service Purchase	Members may purchase certain out-of-state service, professional leave credit, and other non-covered public service	No service credit shall be purchased for out-of-state service, professional leave, or any other non-covered service
Refund Payback	Individuals reentering the system before March 1, 2026, are eligible to repurchase the withdrawn service credit	Individuals reentering the system on or after March 1, 2026, are ineligible to repurchase the withdrawn service credit



Employer-Related Benefit and Reporting Changes

- No service credit awarded for unused personal and medical leave.
- No purchase of refunded service credit, out-of-state service credit, professional leave, or other noncovered service.
- Refunded participants will be enrolled in Tier 5 if they return to PERS-covered employment on or after March 1, 2026.
- The 9% employee contribution rate is split between the DB part of the plan (4%) and the DC part of the plan (5%).
- DC reports submitted on or after the 15th business day of the month are considered delinquent, and the employer will be assessed a penalty equal to 7% of the delinquent contributions.





PERS Tier 5 Information Page

www.pers.ms.gov

The screenshot displays the PERS of Mississippi website. The top navigation bar includes links for HOME, CONTACT, and a search bar. Below this, a secondary navigation bar lists Retirement Plans, Publications, Forms, Calculators, Financial Overview, and Leadership. The main content area is divided into two columns. The left column features a 'Welcome to PERS' section with a paragraph about the system's mission and an 'Announcements' section. The right column is titled 'PERS Tier 5 - Latest Updates and Information' and contains a list of news items and a section for questions and answers. A red arrow points from the 'PERS Tier 5 - Latest Updates and Information' link in the 'Announcements' section to the detailed page.

Welcome to PERS

The Public Employees' Retirement System of Mississippi (PERS) proudly serves the state of Mississippi by providing retirement benefits for individuals working in state government, public schools, universities, community colleges, the Legislature, highway patrol, and other such public entities. These retirement benefits not only help retain a skilled workforce in Mississippi, they help stimulate local economies in every county in the state and help reduce the state's reliance on federal assistance.

Announcements

PERS Tier 5 - Latest Updates and Information
PERS has created a dedicated page to Tier 5. Click below to access the latest updates and read through questions and answers regarding the new tier, which will go into effect March 1, 2026.

PERS Tier 5 - Latest Updates and Information

This page was created to answer frequently asked questions and provide information as it becomes available regarding PERS Tier 5, which will go into effect March 1, 2026.

Latest Tier 5 News

- Summary Overview of PERS Tier 5
- Mississippi Legislature - House Bill 1, Regular Session 2025
- Benefit Overview - Tier 4 vs Tier 5
- Letter Sent to PERS-Covered Employers Regarding Tier 5 - July 30, 2025

Tier 5 Questions and Answers

- What type of plan is Tier 5?
- How does Tier 5 compare to Tier 4?
- What date of hire is the entry date into Tier 5?
- What are the employee and employer contribution rates for Tier 5?
- What is the vesting requirement for Tier 5?
- Does Tier 5 offer a cost-of-living adjustment (COLA)?
- Does Tier 5 offer a partial-lump-sum option (PLSO)?



PERS Information

- **PERS Website – www.pers.ms.gov**
 - Latest news from PERS
 - Online registration to PERS seminars & trainings
 - Online Benefit Calculators
 - Copies of Member Handbooks & Guides
 - PERS Regulations
 - Forms Library
- **Contact PERS with Tier 5 DB Questions**
 - Tier5DBSupport@pers.ms.gov
- **Contact Empower with Tier 5 DC Questions**
 - EmpowerTier5DCSupport@empower.com



Questions?



Contact Information



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