FIVE-YEAR INACTIVE MEMBER ACCOUNTS
INDIANA PUBLIC RETIREMENT SYSTEM

Active member: a member who is employed in a PERF-covered position.
Inactive member: a member who is not retired or working in a PERF-covered position.

<table>
<thead>
<tr>
<th>VESTED</th>
<th>NON-VESTED</th>
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<tbody>
<tr>
<td>(10 OR MORE YEARS OF SERVICE CREDIT)</td>
<td>(LESS THAN FIVE YEARS OF SERVICE CREDIT)</td>
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**ACTIVE MEMBERS**
- CAN continue to accrue earnings or take losses on funds in any of the eight self-directed investment options.¹
- CAN move funds into and out of all eight self-directed investment options.¹

**INACTIVE MEMBERS**
- CAN continue to accrue earnings or take losses on funds in any of the eight self-directed investment options.¹
- CAN move funds into and out of all eight self-directed investment options.¹
- After five years, CAN continue to accrue earnings or take losses on funds in any of the eight self-directed investment options.¹
- After five years, CAN still move funds into and out of any of the eight self-directed investment options.¹
- If your Defined Contribution Account (DC) balance is less than $1,000, you will receive an automatic distribution of funds.¹

¹Information about our self-directed investment options is available at www.in.gov/inprs/fundfactsheets.htm.