



# JUDGES' SYSTEM AT A GLANCE

## JUDGES' RETIREMENT SYSTEM

### Member Eligibility & Participation

State employees are eligible for membership in the JRS based on specific criteria. See Indiana Code 33-38-6-7 and 33-38-8-7. To be eligible for membership in either the 1977 or 1985 Systems of the JRS, you must be performing services as a regular judge, paid by the State of Indiana, for any of the courts listed in IC 33-38-6-7.

- Only judges who served in eligible courts prior to September 1, 1985, can be members of the 1977 JRS system unless you elected not to participate within 20 days after you began your term as a judge.
- A person who begins service as a judge in eligible courts after August 31, 1985, is a participant of the 1985 JRS System.
- After December 31, 2010, a full-time magistrate who participates in the JRS is also a member. See the JRS Member handbook for more information.

### Contributions

- Employee pays 6% of statutory salary for the first 22 years of service.
- No contributions are due if you are serving as a senior judge or judge pro tempore.

### Eligibility for Retirement Pension Benefit

**For a full pension benefit, you must be:**

- at least age 65 with 8 years of service as a judge; or
- at least age 55 and your age plus years of service equals at least 85 (Rule of 85).

**For early retirement with a reduced benefit:**

- you must be between the ages of 62 and 65; and
- have at least 8 years of service as a judge.

If you are currently receiving or are entitled to receive any pay from the State for services performed as a judge or a magistrate under IC 33-23-5 (as defined in IC 33-38-6-7), you do not qualify for retirement.

### Eligibility for Disability Retirement Benefit

No age or service requirements.

INPRS must have a written certification by at least two licensed and practicing physicians, appointed by the INPRS board, that the participant is (1) totally incapacitated, by reason of physical or mental infirmities, from earning a livelihood, **and** (2) the condition is likely to be permanent.

- The participant must be reexamined annually by at least two INPRS board-appointed physicians.
- If the participant recovers from disability, benefits will stop as of the day of examination unless requirements for a regular retirement are met.



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### Survivor Benefits

Surviving spouse, child, or children, as designated by the participant, are eligible for survivor benefits if:

- Participant died while receiving benefits (post-retirement).
- Participant completed at least 8 years of service and was currently serving as a judge (pre-retirement).
- Participant completed at least 8 years of service and was not still in service as judge but was entitled to a future benefit.
- Participant was permanently disabled at the time of death (pre-retirement).

The survivor benefits are the greater of 50% of the amount the participant was drawing in retirement benefits at the time of death (or would have been entitled to had the participant retired on the date of death), or the annual amount set by statute.

See IC 33-38-8-17 or the JRS handbook for more information.

### Withdrawals Before Retirement

#### 1977 Fund:

You may withdraw an amount equal to the total sum you contributed to the fund if you terminate your service and have less than 12 years of creditable service.

If you terminate service and return to a JRS-covered position, you may purchase all or part of your previous service at a rate determined by the INPRS Board. See IC 33-38-7-13 for more information.

#### 1985 Fund:

If you terminate service other than by death or disability and are **not** eligible for a retirement benefit, you are entitled to withdraw the total sum contributed from the system.

If you terminate service and return to a JRS-covered position, you may purchase all or part of your previous service at a rate determined by the INPRS Board. See IC 33-38-8-12 for more information.

JRS members who are eligible for a distribution have 4 payment options:

- Full rollover
- Partial rollover
- Direct payment
- Monthly installments

## FOR YOUR BENEFIT

This handout is an overview of the JRS plan provisions. Complete details are available in the JRS member handbook. You may read it or print your copy from the INPRS website. You may also request a copy in writing or by calling our toll-free number, (844) GO-INPRS or 844-464-6777.

Keep your name, address, and beneficiary choices current. Visit your online account at [myINPRSretirement.org](http://myINPRSretirement.org) to make changes. Without a current address, INPRS can't reach you when you may be retirement eligible. INPRS can pay death benefits to designated beneficiaries on file. Don't let death benefits go to the wrong person.

*Every attempt has been made to verify that the information in this publication is correct and up-to-date. Published content does not constitute legal advice. If a conflict arises between the information contained in this publication and the law, the applicable law shall apply.*