

Instructions and application for purchasing Nonpublic school teaching service in a Massachusetts publicly-funded school

INSTRUCTIONS

If you have rendered prior teaching service in a nonpublic, Massachusetts publicly-funded school, you may be eligible to purchase up to ten years of your prior service. Please **read** and **follow** these instructions **carefully** before completing the application.

Step 1: Determine your eligibility

- 1) **Are you currently a "member in service" of the MTRS?** Yes No
In general, you are a "member in service" if you are: actively teaching; receiving Workers' compensation for total incapacity; on a sick leave; on a paid leave; or, on an authorized unpaid leave of less than one year. If "yes," please go to Question 2. If "no," you are **not** eligible to make this purchase.
- 2) **Were you engaged in teaching pupils in a Massachusetts nonpublic school in which every student you taught had at least part of their tuition funded by the Commonwealth of Massachusetts or a Massachusetts public school district(s)?** Yes No
If "yes," please go to Question 3. If "no," your service is **not** eligible for purchase.
- 3) **During your employment with this nonpublic school, were you covered by a retirement plan (other than Social Security) or any defined contribution plan such as a 403(b) to which your employer made contributions?** Yes No
If "no," you **may** be eligible to purchase credit for your nonpublic school service; go to Step 2.

If "yes," **have you received, or will you be eligible to receive, a retirement allowance/pension or annuity from said plan?** Yes No
If "no," you **may** be eligible to purchase credit for your nonpublic school service; go to Step 2. If "yes," your service is **not** eligible for purchase.
If you are entitled to receive a retirement allowance or other similar payment from the nonpublic school system, you are **not** eligible to purchase this service with the MTRS.

IMPORTANT REMINDERS...

If you wish to apply to purchase this creditable service, it is best if you complete and return your application at least **six months before your date of retirement**. Service cannot be purchased after the effective date of your retirement.

Have questions or need assistance? Please don't hesitate to contact our main office at 617-679-MTRS. We're here to help!

MAIN OFFICE

500 Rutherford Ave., Suite 210
Charlestown, MA 02129-1628
Phone 617-679-MTRS (6877)
Fax 617-679-1661

WESTERN REGIONAL OFFICE

One Monarch Place
Springfield, MA 01144-2048
Phone 413-784-1711
Fax 413-784-1707

ONLINE

mass.gov/mtrs



Step 2: Review these Q&A to understand the restrictions and application process

Are there any requirements or restrictions I should know about?

Yes—if eligible, you may purchase a maximum of ten years of credit for your nonpublic school service subject to the following restrictions:

- You must purchase the most recent period of your eligible nonpublic school service first.
- The amount of your nonpublic service purchase cannot exceed the amount of your creditable Massachusetts public teaching service at the time of your retirement.
- At the time of your retirement, you must have a matching year of Massachusetts public teaching service for each year of out-of-state teaching service and Massachusetts nonpublic teaching service you wish to purchase, and you cannot count the same Massachusetts service toward both types of purchases. For example, if you wish to purchase three years of out-of-state public school service, three years of Department of Defense service, and four years of Massachusetts nonpublic teaching service, you must have at least ten years of Massachusetts public school creditable service.

How can I determine if it makes financial sense for me to purchase all—or just a portion—of my nonpublic school time?

Depending on how much creditable service you will have at the time of retirement, purchasing your nonpublic school service credit may or may not make financial sense for you. Please be aware that a retirement allowance can be no higher than 80 percent of the average of your three highest consecutive years' salaries, and a service purchase, once made, cannot be refunded. So, before you decide to purchase this service, or decide how much to purchase, please

consider whether you expect to be at or near the 80 percent maximum at the time of your retirement *without* this purchase.

To compare your retirement benefits both *with* and *without* this service purchase, visit our website at mass.gov/mtrs and use our online estimator.

How is the cost of my service purchase calculated?

The cost of purchasing your eligible service is based on what you would have paid in retirement contributions to the MTRS during the period of your employment with the nonpublic school, at a contribution rate of 5 percent, plus buy-back interest to date.

Step 3: Apply to purchase this service

If you have read and understand the Q&A in Step 2, and believe that you are eligible to apply to purchase credit for your nonpublic school service, please:

- 1) On the application form, **complete all** of Part 1, and Section 1 of Part 2.
- 2) **Contact** the payroll or business office of your prior nonpublic school and explain that, for purposes of applying to purchase your nonpublic service credit, you need documentation of your service, and that you would like to have a representative complete a portion of your application. Ask this person to complete the rest of Part 2 and then return the form to you.
- 3) **Make** a copy of your completed application for your records.
- 4) **Submit** your completed application to either our main or Western Regional office (addresses on form).

After we receive your completed application, we will review it, determine your eligibility to purchase the service, and, if eligible, and send you an invoice. Along with your invoice, you will receive information regarding how you may pay for your purchase.

For your reference...

The law that governs the purchase of service in a Massachusetts publicly-funded nonpublic school is M.G.L. c. 32, § 4(1)(p), which, in relevant part, states:

Any member of a contributory retirement system who is engaged in a teaching position and holds a certificate issued by the department of education or is exempted from the requirement of certification and who was previously engaged in teaching pupils in any non-public school in the commonwealth, if the tuition of all such pupils taught was financed in part or in full by the commonwealth may, before the date any retirement allowance becomes effective for him, establish such service as creditable service by depositing into the annuity savings fund of the system of which he is a member in one sum, or in installments, upon such terms and conditions as the board may prescribe, an amount equal to five per cent of the compensation received by him during

such period of service plus buyback interest to the date of such deposit for such previous period, or most recent portion thereof, as he may elect. Payment shall not be made and no credit shall be allowed for such non-public school service in excess of the total service rendered in a public school of the commonwealth to which the member would be entitled to receive credit if he remained in service to age sixty-five, with the maximum credit for service in such non-public schools not to exceed ten years; provided, that no credit shall be allowed and no payment shall be accepted for any service for which the member shall be entitled to receive a retirement allowance, annuity or pension from any other source.



Service credit purchase application

Nonpublic school teaching service in a Massachusetts publicly-funded school

Part 1: To be completed by applicant

INSTRUCTIONS TO APPLICANT

If you have rendered prior teaching service in a nonpublic, Massachusetts publicly-funded school, you may be eligible to purchase up to ten years of creditable service your prior service. If you are interested in purchasing this credit, please:

- 1) **COMPLETE** all of Part 1, and Section 1 of Part 2.
- 2) **CONTACT** the payroll or business office of your prior nonpublic school, and **ASK** an official there to complete Part 2 and return the form to you.
- 3) **REVIEW** both Parts 1 and 2 to ensure that both have been **completed in full** and signed.
If your application is not complete, we will notify you and this may cause delays.
- 4) **MAKE** a copy of your completed application for your records.
- 5) **SUBMIT** your completed application to either our main or Western Regional office (addresses above).

PART 1, SECTION 1

APPLICANT DATA

a) Social Security number XXX-XX-XXXX

b) MTRS member number, if known. Not known

c) Name First MI
Last

d) Former/maiden name, if applicable Not applicable

e) Mailing address Number and street
City State ZIP

f) Phone number Home Cell Work

g) E-mail

h) Your current employer . . . School district name

i) Do you anticipate retiring within
the next six months? No Yes, approximate mm/yyyy

MTRS USE ONLY

	Date received
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Applicant's name
 MTRS member number

PART 1, SECTION 2

**YOUR
 NONPUBLIC
 SCHOOL
 SERVICE**

a) Name of nonpublic school

b) School's address Number and street

City State ZIP

c) Period of your service mm/dd/yyyy From to

d) Your employment status Full-time Part-time. . . %

e) Were you a teacher in a special needs education program? Yes No

f) Provide a **DETAILED** description of your service and the pupils at this school, including, specifically:

■ For each position held, your **dates of service, title and duties and responsibilities**. Be sure to include notes in the additional space provided to fully describe your service.

From mm/dd/yyyy	To mm/dd/yyyy	Position title	Duties and responsibilities
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

■ Regarding your students at this school, to the best of your knowledge...

■ How and why were these pupils referred to this school?

■ Which cities, towns and/or states did they come from?

■ How was the students' tuition funded? If you do not know, check here

f) Have you received, or will you be eligible to receive, a retirement benefit (other than Social Security), including a defined contribution plan (e.g., 403(b) plan, based on this service?. No Yes; please describe:



YOU MUST
 complete this section
IN FULL.

If your application is
 incomplete, it will
 be returned to you.

Avoid delays—
 check your answers
 before submitting
 your application.

If necessary, attach
 additional sheets to
 describe your service.

PART 1, SECTION 3

**APPLICANT
 STATEMENT
 AND
 SIGNATURE**

I, the below-named member of the Massachusetts Teachers' Retirement System, hereby apply to purchase prior teaching service rendered in a Massachusetts nonpublic school. I understand that if I wish to purchase this service, I must have Part 2 of this application completed by a representative of my prior nonpublic school, and I must submit both Part 1 and Part 2 together to the MTRS at the same time. Additionally, I understand that I must apply for this service purchase: while I am a member in service (either an active member of the MTRS or an inactive member on an authorized leave of absence for not more than one year); and, must pay the total amount due before my date of retirement from the MTRS. I certify under the penalties of perjury that the information I have provided here is true to the best of my knowledge.

Signature Date

Name



Service credit purchase application

Nonpublic school teaching service in a Massachusetts publicly-funded school

Part 2: To be completed by payroll official of nonpublic school

PART 2, SECTION 1

APPLICANT DATA

Instructions to applicant:
Please complete Section 1 and then forward these two pages to **the payroll officer of the nonpublic school at which you rendered service** for completion of the rest of Part 2.

The payroll officer will then return these completed pages to you, and you are responsible for forwarding **both** Parts 1 and 2 together—at the same time—to the MTRS in order to apply to purchase this service.

a) Name of applicant First MI
Last

b) Social Security number XXX-XX-XXXX

c) Former/maiden name, if applicable Not applicable

d) Mailing address Number and street
City State ZIP

e) Phone number Home Cell Work

f) E-mail

g) Name of nonpublic school

h) **Period of service** mm/dd/yyyy From to

INSTRUCTIONS TO PAYROLL OFFICIAL OF NONPUBLIC SCHOOL

The member of the Massachusetts Teachers' Retirement System named above wishes to apply to purchase credit for his or her service rendered in your nonpublic school. At this time, the member and the MTRS respectfully request that you please complete Part 2 of the application, as follows:

- 1) **Verify** that the applicant was employed in your nonpublic school during the period listed in i, above.
- 2) **Complete** Part 2, Sections 2 through 5, below, and make a copy of these two pages for your records.
- 3) After you have completed Part 2, **return** these two pages directly to the applicant. It is then the applicant's responsibility to submit his or her entire application—both Parts 1 and 2—to the MTRS.

If you have any questions about this form or our retirement system, please contact us at 617-679-MTRS. Thank you for your assistance to our member and us!

PART 2, SECTION 2

APPLICANT'S PRIOR POSITION(S)

a) Please list the applicant's position title(s) during his or her employment with your school

If the applicant's title was **other** than "teacher," please describe his or her duties and attach a job description if available. If necessary, attach additional sheets to describe the applicant's position title(s).

PART 2, SECTION 3

STUDENT PROFILE AND FUNDING

During the period that the applicant worked at your school...

- a) Was your school c. 766 approved? Yes No
 If "yes," attach Department of Elementary and Secondary Education Program Approval and Face Sheet(s) for this period.
 - b) Approximately what percentage of students came from other states? %
 - c) Approximately what percentage of students paid private tuition? %
 - d) Did all of the students taught by the applicant receive **at least partial tuition** from the Commonwealth of Massachusetts or a Massachusetts public school district? Describe below Yes No Don't know
-

PART 2, SECTION 4

APPLICANT'S SERVICE AND SALARY HISTORY

- a) Please identify the retirement plan(s) to which your school made employer contributions for the applicant
 None Social Security Other
 Defined contribution plan (e.g., 403(b) plan); was applicant vested in this plan? . . . Yes No
- b) During the applicant's service, what was the length of the contract term? . . . 10 months 12 months Other
- c) Please report the applicant's service with your school. Please:
 - List each school year separately (for example, 76–77 on one line, 77–78 on another).
 - For Employment status (% FT), indicate percentage of full-time employment (e.g., indicate full-time as 100%; half-time as 50%). If more space is needed, photocopy this sheet and sign each additional sheet.
 - List Annual salary rate **and** compensation actually paid for the service rendered, and report any retirement payments made by the school on behalf of the applicant (please do **not** report any Social Security payments).

School year	Period of employment From mm/dd/yyyy	To mm/dd/yyyy	Position title	Employment status % FT	Annual salary rate	Actual salary paid	Amount of retirement contributions paid, if any, by employer
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>	<input type="text"/>

PART 2, SECTION 5

STATEMENT AND SIGNATURE OF SCHOOL DEPARTMENT OFFICIAL

I certify that the information I have provided above is true and accurate to the best of my knowledge.

Signature of school department official . . . Date / /

Name (please print) . . Phone

Title E-mail

Name of nonpublic school . . . Website

Address