Transferring service from another board

Transfers

Pursuant to M.G.L. c.32, if you are a public employee in the state of Massachusetts and work at least 50% of full-time, you are most likely eligible to contribute to one of the 104 public retirement systems (also referred to as retirement boards) across the state.

If you change jobs, continue public service within the state, and become eligible for another retirement system, M.G.L. c. 32, s. 3(8)(a) requires that your retirement account and service credit be transferred to your new retirement system. The funds and service credit will follow you during your public service within Massachusetts.

Transfers to the MTRS from other Massachusetts Public Retirement Systems and the MTRS Enrollment Process

If you participated in a city, town, county, regional or the state retirement system prior to becoming a member of the MTRS, your previous account should be transferred to the MTRS so that you can receive retirement credit for your prior service.

In order for the MTRS to request your account transfer, you must inform us about your service with the other retirement system by completing your **mandatory online MTRS enrollment process** by **logging into your MyTRS account.**

It is critical and your responsibility to list all of your service during the mandatory MTRS enrollment process. If you have already completed your enrollment, please review your MTRS Enrollment Confirmation Sheet to ensure that you've reported all of your prior service. If you did not, please email transfers@trb.state.ma.us and provide the following information:

- Last four digits of your SSN
- Current school district
- Previous retirement system/board
- Previous employer
- Position
- Approximate dates of service

Some common public sector positions that would typically require membership in another MA public retirement system include, but are not limited to:

- OTAs and PTAs

- Teacher Aides /Assistant Teachers
- Permanent Building Subs
- BCBAs

If you were employed at a Charter School and were not eligible for the MTRS, you most likely contributed to an OBRA (deferred compensation) plan or Social Security, **not** another MA public retirement system.

Even if you remained with the same Employer (e.g., you were an Assistant Teacher, and then became a Teacher in the same school district), you still must have your funds transferred from your prior MA public retirement system to the MTRS.

Examples of other Massachusetts retirement systems are:

- Cambridge Retirement Board
- Boston Retirement Board (includes Boston teaching service)
- Middlesex County Retirement System
- State Retirement Board
- See the full list on Mass.gov

If you're unsure if you were a member of a MA public retirement system during your prior service**, please contact your prior employer and ask where your retirement contributions were sent during that period.**

If your prior public employment was part-time at less than 50%, seasonal or temporary you may have contributed to an OBRA (deferred compensation) plan and not to a MA public retirement system. If this is the case, you may be eligible to **purchase** this service using an applicable service purchase application.

Requesting transfers from other Massachusetts retirement systems

We process transfer requests in the order they are received through our Enrollment process. If you have already applied for retirement or a refund of your account, you should notify us, and we will work to expedite your transfer.

Once the MTRS has received the transfer, we will send a confirmation letter with a breakdown of the incoming transfer from the earlier system. You may also receive an

important, time-sensitive, one-time election opportunity to participate in or opt out of RetirementPlus (R+).

RetirementPlus (R+) Election Opportunity

Depending on when you establish public service, and when the MTRS receives your transfer from another MA retirement system, you may have an important, one-time opportunity to:

- Elect to participate in Retirement Plus ("R+"), which increases your contribution rate to a flat 11% but can provide a significantly enhanced benefit, or;
- Revert to the lower contribution rate that was established at your previous retirement system and retire under the "regular" retirement formula.

All new members of the MTRS who transfer into the system on or after July 1, 2022, and whose prior service in another Massachusetts public retirement system began on or after July 1, 2022, pursuant to Chapter 134 of the Acts of 2022, are required to participate in the R+ program. Like all other new teachers, these members are mandated to participate and have no election option.

If you have received an election notice and have questions regarding your election, please email retirementplus@trb.state.ma.us for assistance. It is crucial to submit your election, with a wet signature, to our Charlestown office by the due date indicated on your election form.

You can find more information about R+ here.

RetirementPlus (R+) Contribution Rate and Possible Cost Associated with Electing into RetirementPlus

The R+ contribution rate is a flat 11% on your retirement eligible earnings; this is **NOT** the same as the common "9+2" (9% on entire retirement eligible earnings and an additional 2% on earnings over $30,000) contribution rate that you may have paid to your previous retirement system**.**

It is important to review your paycheck to confirm your current contribution rate and to choose whether you want to participate in R+ or not. You will be responsible for paying any shortages in your account to make it whole if you participate in R+.

You can find more information regarding contribution rates here.

Transfers from the MTRS to other Massachusetts Public Retirement Systems

If you are no longer an active member of the MTRS and become a member of another MA contributory retirement system, we must transfer your account and service credit to your new retirement system. It is your responsibility to notify your new system that you have funds on account with the MTRS. Your new board will submit a written request to the MTRS to initiate this transfer.

All requests are processed in the order they are received. Some transfers may be delayed while we wait for your final contributions to be posted to your account. Once the transfer is complete, we will mail you a copy of the transfer breakdown.

Transfers between the MTRS and the Boston Retirement Board (BRB)

If you were a member of the MTRS or a member as a Teacher at the Boston Retirement Board (BRB) prior to 2001, you would have had a one-time opportunity to participate in RetirementPlus with the MTRS or the Teachers Alternate Retirement Program (TARP) with the BRB. Your R+/TARP status and contribution rate should follow you between both boards.

If you first established membership with the Boston Retirement Board and are now a member of the MTRS, your TARP election would have been made when you were a member of the BRB. Please contact the Boston Retirement Board for any questions about your TARP election and status.

Dual Membership

If you are simultaneously eligible for more than one MA public retirement system, you may be eligible to receive a separate retirement benefit from each system, based on your service and salary earned while in that system. If you were vested in both systems prior to January 1, 2010, you may be eligible to receive a retirement benefit based on a combination of your salaries.

Please see the following materials from the Public Employee Retirement Administration Commission (PERAC) for more information:

PERAC Dual Membership Presentation (11/14/2017)

PERAC Memo # 29 / 2014