

# Select Your Retirement Plan

2019



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# Your retirement. Your choice.

We know your financial goals are different from your coworkers, and your savings strategy is different, too. That's why we offer the choice between two retirement plans. You must enroll in either the South Carolina Retirement System (SCRS) or the State Optional Retirement Program (State ORP). This guide provides general information about and a comparison of the two plans to help you make your choice.

## Retirement plan basics

### Eligibility

All newly hired state, public school and public higher education employees, as well as individuals newly elected to the South Carolina General Assembly at or after the general election in November 2012, are eligible to choose between the two plans. This includes all permanent full-time employees, temporary and part-time employees, and political appointees. You must select one of the two retirement plans within 30 days from your date of hire unless your position is exempted by state law. Your employer can tell you whether your position is exempt from mandatory participation/membership. If you do not make a selection, you will automatically be enrolled in SCRS.

### Defined benefit plan versus defined contribution plan

SCRS is a *defined benefit plan*. In a defined benefit plan, the plan provides a monthly benefit at retirement based on a predetermined formula rather than basing your benefit on your account balance. The formula includes average final compensation, years of service and a 1.82 percent benefit multiplier. The plan bears all the risk for investment performance and ensures assets are available to pay benefits.

State ORP is a *defined contribution plan*. In a defined contribution plan, you choose how to invest your funds within the plan's investment options. Your retirement benefit consists of the balance in your account when you retire. With the State ORP, you bear the investment risk and longevity risk.<sup>1</sup>

### Contributions

The plans' employee and employer contribution rates are set in statute by the South Carolina General Assembly.

Your contribution rate is 9 percent, regardless of which plan you choose. You will contribute on a pretax basis. This means your employer will deduct your contribution before calculating federal and state withholding taxes.

For State ORP participants, your employer will make an employer contribution to your State ORP account equal to 5 percent of your compensation. For SCRS participants, all employer contributions are kept separate from member contributions and do not become part of your member account balance.

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<sup>1</sup> See Pages 15-16 for more information on investment and longevity risk.

## Retiree insurance eligibility

If your employer participates in the State Health Plan, you may be able continue health insurance coverage in retirement. See the Retiree group insurance chapter of the [Insurance Benefits Guide](#) for more information.

## Disability benefits

Disability retirement benefits may be available to SCRS members who have also been approved for Social Security disability benefits. Learn more on Page 11. There is no disability protection available for State ORP.

## Things to think about

Keep the following in mind when choosing your retirement plan:

- Your willingness to assume investment and longevity risk;<sup>2</sup>
- The period of time remaining before you retire;
- The importance to you of retirement plan portability;
- Your age and the years of service you think you will have as an employee with your organization or the state, or your service in the S.C. General Assembly;
- The importance to you of disability protection;
- Your preference of having your retirement benefit determined by the performance of the investment options you select or receiving a lifetime retirement benefit based on a formula;
- The importance to you of survivor benefits; and
- The flexibility of each plan to best suit your personal situation during your working years and throughout retirement.

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<sup>2</sup> See Pages 15-16 for more information on investment and longevity risk.

## SCRS basics

The SCRS benefits outlined in this guide are for Class Three membership, which applies to members who initially join the system on and after July 1, 2012.

Information about SCRS Class Two membership, which applies if you were a member prior to July 1, 2012, is available in the [SCRS Member Handbook](#).

## Transferring positions

Your SCRS membership is transferable between participating SCRS employers. Participating employers include state agencies, public school districts, public higher education institutions and many local governments and special purpose districts. If you change jobs between covered employers, you may maintain your account and continue to earn service credit.

## Retirement benefit

Under SCRS, you are eligible to retire with an unreduced benefit if you have at least eight years of earned service credit and:

- Have met the Rule of 90 requirement; or
- Reached age 65.

The Rule of 90 means your age and your years of service total 90. For example, under the Rule of 90, if you begin covered employment at age 22 and remain with a covered employer, once you reach age 56, you will have 34 years of service. Your age (56) plus your years of service (34) total 90, which would make you eligible for service retirement.

You can also retire early and receive a reduced benefit if you:

- Have at least eight years of earned service credit; and
- Reached age 60.

If you do not meet the Rule of 90, your benefit is permanently reduced 5 percent for each year of age less than 65.

Your monthly SCRS benefit is based on a predetermined formula and is payable to you for your lifetime. The formula includes average final compensation, years of service and a 1.82 percent benefit multiplier. You have several payment options, including options for survivor benefits.



# State ORP basics

If you choose State ORP, you will have several decisions to make: You must:

- Choose a service provider that will invest your contributions;
- Select the funds in which to invest; and
- Review and redirect your investments in the future if needed.

## Service providers

An account is established in your name through the service provider you select. Your employer directly remits your employee contributions and an employer contribution equal to 5 percent of your compensation to your service provider. Those contributions accumulate in your account and are invested as you direct through your service provider.

You select from the investment options available through your chosen service provider to reach the desired asset allocation for your investment objectives and retirement goals. The prospectus for each investment option provides detailed information on that particular option.

Below is the State ORP website for each provider along with the toll-free number for participant services. More contact information is available [here](#).

### MassMutual

[www.retiresmart.com](http://www.retiresmart.com) | 800.743.5274

### MetLife Resources

[www.metlife.com/scorp](http://www.metlife.com/scorp) | 800.543.2520

### TIAA

[www.tiaa.org/scorp](http://www.tiaa.org/scorp) | 800.842.2252

### VALIC

<https://scstateorp.valic.com> | 800.448.2542

## Retirement benefit

Your State ORP retirement benefit consists of the balance in your State ORP account when you retire. Once you retire, you may choose from a variety of payment options, including a lump-sum distribution or periodic withdrawals. You may also use a portion or all of your account balance to purchase an annuity, which could provide guaranteed income for life.

## Portability

Your entire State ORP account balance is portable. In the event that you terminate covered employment<sup>3</sup> or reach age 59 ½, the assets can be transferred to another eligible retirement account or to an Individual Retirement Account (IRA).

## Annual open enrollment

Each year, there is an open enrollment period (January 1 to March 1) during which you may:

- Change service providers.
- Irrevocably switch to SCRS if you have been in the State ORP for at least a year, but not more than five years.

More information about State ORP open enrollment is available at

[www.peba.sc.gov/sorpopenenrollment.html](http://www.peba.sc.gov/sorpopenenrollment.html).

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<sup>3</sup> Employment with an employer that offers any of the defined benefit plans or State ORP.

## Selecting the right plan to fit your needs

### Consider SCRS if you:

- Want a guaranteed monthly benefit. The plan bears all the risk for investment performance and ensures assets are available to pay benefits. *Benefit is defined by a formula.*
- Plan to stay with a covered employer for many years. *If you have many years of service, the defined benefit formula may provide a larger benefit. Your benefit increases with each year you work and contribute as an active member.*
- Prefer that someone else makes investment decisions. *The South Carolina Retirement System Investment Commission contracts with and monitors professional investment managers.*
- Need disability protection as part of your plan. *Disability retirement benefits are available if you have at least eight years of earned service.*
- Need continuing survivor benefits for your beneficiary. *Monthly survivor benefit for your beneficiary is available if you die in service with at least eight years of earned service and either have at least 15 years of total service credit or are at least age 60.*

### Consider State ORP if you:

- Want a portable retirement plan. *Portability provides you an opportunity to transfer your State ORP assets to a new employer's retirement plan.*
- Are interested in selecting how to invest your money and monitoring the growth of your account. *You choose and direct your investments in the investment options available to you.*
- Want flexibility in the way you or your beneficiaries receive your benefit. *Once eligible, you could use a portion or all of your account balance to purchase an annuity. You could also take a lump-sum distribution or periodic withdrawals depending on your unique circumstances.*

## Retirement plan comparison

	SCRS	State ORP
<b>Plan type</b>	SCRS is a 401(a) qualified governmental defined benefit plan that provides a monthly benefit at retirement. The contributions made by you and your employer, and the investment earnings on those contributions, are used to fund retirement benefits. Your retirement benefit is based on a formula that includes your service credit, your average final compensation, and a benefit multiplier of 1.82 percent. Your retirement income is not based on your account balance.	State ORP is a 401(a) qualified governmental defined contribution plan that provides an account into which you and your employer contribute. Your retirement benefit consists of the account balance accumulated throughout your years of employment. Your account balance is made up of contributions as well as changes in the value of your chosen investment options.
<b>Who controls investments</b>	The South Carolina Retirement System Investment Commission (RSIC) invests the funds, and professional investment managers approved by the RSIC manage the portfolios.	You assume all investment risk <sup>4</sup> and are responsible for your investment choices with the designated service providers.
<b>Employee contributions</b>	You contribute a pretax percentage of your gross pay. The current employee contribution rate is 9 percent. Your contributions are credited to your account and accrue 4 percent interest annually until you retire or your account becomes inactive. An account is considered inactive when no contributions have been made to the account in the preceding fiscal year and no other active, correlated system or State ORP account exists.	You contribute a pretax percentage of your gross pay. The current employee contribution rate is 9 percent.

<sup>4</sup> See Pages 15-16 for more information on investment and longevity risk.



	SCRS	State ORP
<b>Employer contributions</b>	Your employer remits an employer contribution to SCRS. This employer contribution rate is set by law as a percentage of earnable compensation for covered employees. Employer contributions are not credited to individual member accounts.	Your employer remits an employer contribution to your account with your service provider equal to 5 percent of your earnable compensation. You immediately vest in the 5 percent employer contribution, which means those contributions immediately belong to you. Your employer also makes a separate employer contribution to SCRS, which is not credited to individual member accounts. Employer contribution rates are set by law as a percentage of earnable compensation for covered employees.
<b>Loans</b>	No loans available.	No loans available.
<b>Minimum service requirement for retirement benefits</b>	<p><b>Normal retirement (unreduced benefit)</b>            You are eligible to retire with an unreduced benefit if you have at least eight years of earned service credit and:</p> <ul style="list-style-type: none"> <li>• Have met the Rule of 90 requirement; or</li> <li>• Reached age 65.</li> </ul> <p><b>Early retirement (reduced benefit)</b>            You can retire early and receive a reduced benefit if you:</p> <ul style="list-style-type: none"> <li>• Have at least eight years of earned service credit; and</li> <li>• Reached age 60.</li> </ul> <p>If you do not meet the Rule of 90, your benefit is permanently reduced 5 percent for each year of age less than 65.</p>	<p>There is no minimum years of service required to receive your benefit. You become eligible to receive distributions when you terminate employment or reach age 59 ½. You may leave your account balance on deposit with your chosen service provider until you elect to receive the funds or until you are required by the IRS to begin receiving annual required minimum distributions.</p> <p>You may be required by the IRS to pay an additional tax if you take a distribution prior to age 59 ½. You may want to contact a tax consultant or a financial advisor for more information.</p>

	SCRS	State ORP
<b>Retirement benefit calculation</b>	<p>Your monthly retirement benefit is based on the following formula:</p> <ol style="list-style-type: none"> <li>1. Total your 20 highest consecutive quarters of earnable compensation and divide by 5 to calculate your average final compensation (AFC).</li> <li>2. Multiply the result of Step 1 by 1.82 percent (0.0182).</li> <li>3. Multiply the result of Step 2 by your years of service credit.</li> <li>4. Divide the result of Step 3 by 12.</li> </ol> <p>Deduct early retirement reductions, if applicable.</p>	<p>Your retirement benefit consists of the balance in your State ORP account when you retire. The balance will consist of employer contributions, employee contributions and changes in the value of your selected investment options. As a result, your account balance may fluctuate. You bear the investment risk<sup>5</sup> associated with your State ORP account.</p> <p>You are responsible for determining how to withdraw your account balance during retirement and bear the longevity risk<sup>5</sup> associated with your State ORP account.</p>
<b>Retirement payment options</b>	<p>Your retirement benefit will be paid as a monthly retirement benefit for your lifetime, unless you choose a survivor benefit.</p> <ul style="list-style-type: none"> <li>• <b>Option A</b> Maximum, retiree-only monthly benefit.</li> <li>• <b>Option B</b> 100% - 100% joint retiree-survivor monthly benefit.</li> <li>• <b>Option C</b> 100% - 50% joint retiree-survivor monthly benefit.</li> </ul> <p>If you choose Option B or Option C, you will receive a reduced (from Option A) benefit. Age differential restrictions may apply to non-spousal beneficiaries.</p>	<p>Once you retire, you may choose from a variety of payment options, including a lump-sum distribution or periodic withdrawals. You may also use a portion or all of your account balance to purchase an annuity, which could provide guaranteed income for life.</p> <p>In the event of your death, your beneficiary will be entitled to any remaining balance.</p>

<sup>5</sup> See Pages 15-16 for more information on investment and longevity risk.

	SCRS	State ORP
<b>Benefit adjustments</b>	Under current state law, effective each July 1, eligible SCRS retirees receive an annual benefit adjustment of 1 percent of their annual benefit up to a maximum of \$500 per year.	Not applicable.
<b>Leaving covered employment before retirement</b>	<p>If you terminate employment with at least eight years of earned service and leave your contributions plus interest in your SCRS account, you will be eligible to receive a deferred retirement benefit upon reaching retirement eligibility based upon your age or combination of age and years of service.</p> <p>If you terminate employment, you may request a refund of your employee contributions plus interest, but you forfeit your rights to any future retirement benefits. Employer contributions are not refunded. There is a 90-day waiting period from your termination date before a refund can be made. You are not required to withdraw your contributions and interest at termination. Your refund may be rolled over to another eligible retirement plan or an Individual Retirement Account (IRA) as allowed by the Internal Revenue Code. Eligibility to establish SCRS service with another retirement plan depends on the other plan's provisions.</p>	<p>You have immediate rights to your State ORP account balance, which includes employee and employer contributions, as well as changes in the value of your selected investment options, when you terminate covered employment or reach age 59 ½.</p> <p>Your State ORP assets remain with your selected service provider unless you request a withdrawal or direct rollover to another eligible retirement plan. Eligibility to establish State ORP service with another retirement plan depends on the other plan's provisions.</p> <p>You may be required by the IRS to pay an additional tax if you take a distribution prior to age 59 ½. You may want to contact a tax consultant or a financial advisor for more information.</p>

	SCRS	State ORP
<b>Beneficiary</b>	Multiple beneficiaries and/or trustees available. Multiple beneficiaries share equally in survivor benefits.	Multiple beneficiaries and/or trustees available.
<b>Disability benefits</b>	An active member of SCRS with at least eight years of earned service credit may receive disability retirement benefits from SCRS if he has also been approved for Social Security disability benefits. If approved, the member will receive a disability retirement benefit equal to the service retirement benefit payable based upon the member's years of credited service and average final compensation at the time of retirement, without any reduction for retiring prior to normal retirement age. To qualify for disability retirement benefits, the member's application must be timely filed while in service with a participating employer and other restrictions apply.	No disability protection through State ORP even if approved for Social Security disability benefits.
<b>In-service death benefits</b>	<p>If you die while employed at any age and have 15 or more years of service (eight of which must be earned service), or after reaching age 60 with eight years of earned service, your beneficiary may choose a monthly survivorship benefit in lieu of a refund of your employee contributions plus interest.</p> <p>The monthly annuity is not available if you do not meet the requirements above or if your designated beneficiary is not a living person.</p>	If you die while employed, your beneficiary is entitled to your State ORP retirement benefit. The benefit consists of the balance in your account at the time the account is claimed by your beneficiary. Your beneficiary may receive the benefit through a lump-sum distribution, periodic withdrawals or an annuity.

	SCRS	State ORP
<b>Active member incidental death benefit</b>	If your employer provides incidental death benefit coverage and you die in service with at least one year of service credit, a payment equal to your current annual earnable compensation will be made to your designated beneficiary. If your death is the result of a job-related injury, the one-year requirement is waived.	If your employer provides incidental death benefit coverage and you die in service after at least one year of service, a payment equal to your current annual earnable compensation will be paid to your designated beneficiary. If your death is the result of a job-related injury, the one-year requirement is waived.
<b>Retired member incidental death benefit</b>	<p><b>Non-working retired member</b> If you die and your last employer prior to retirement provides incidental death benefit coverage, a payment based on your service credit at retirement will be made to your designated beneficiary:</p> <ul style="list-style-type: none"> <li>• 10-19 years: \$2,000;</li> <li>• 20-27 years: \$4,000; or</li> <li>• 28 or more years: \$6,000.</li> </ul> <p><b>Working retired member</b> If you die while you are a retiree working for a covered employer and your employer provides incidental death benefit coverage, a payment equal to your current annual earnable compensation will be made to your designated beneficiary.</p>	The incidental death benefit is not available if you are not actively working for a covered State ORP employer.

## Plan comparison examples

Here are some examples of what a new employee's future retirement benefit under each program might look like. Remember that your benefit depends on your personal situation, and that these examples are for illustrative purposes only.

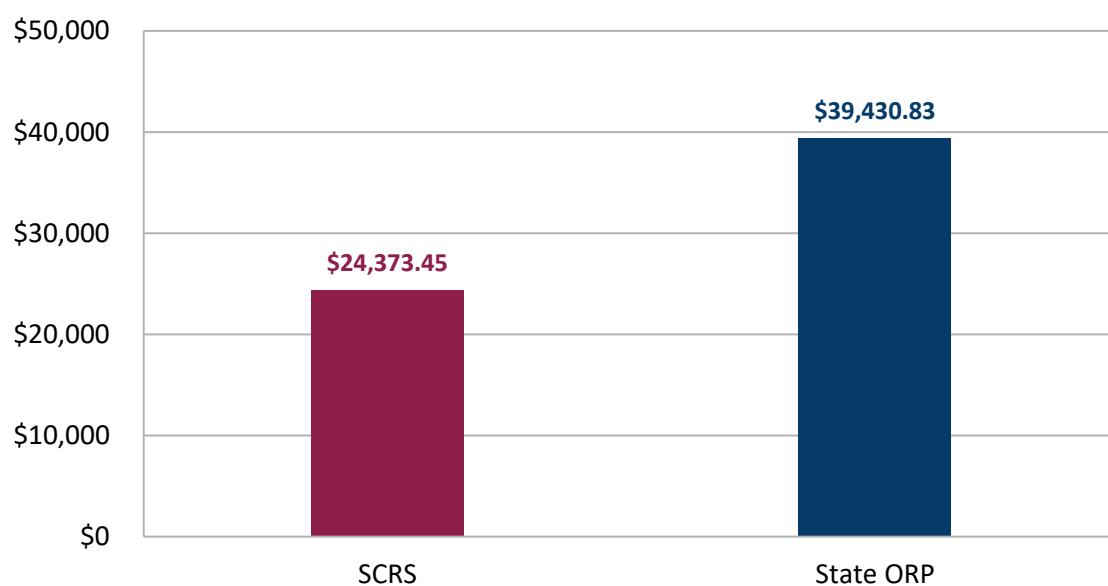
### Example 1 | Leaving employment before retirement

#### Assumptions

- No growth in salary assumed.
- Rate of return is assumed to be the same for SCRS and State ORP for comparison purposes only. Rate of return in example equals the interest rate credited to SCRS account under state law.
- SCRS balance includes interest credited on prior June 30 account balance (employee contributions only) while account is in active status. An account is considered inactive when no contributions have been made to the account in the preceding fiscal year and no other active, correlated system or State ORP account exists.
- Investment gains or losses, based on investment elections, impact State ORP account balance as soon as contributions are invested.

<b>Age at initial enrollment</b>	30	<b>Years of service</b>	5 years
<b>Salary</b>	\$50,000	<b>Rate of return</b>	4%

#### Portable balance at termination of employment





## Example 2 | Leaving employment at retirement

### Assumptions

- No growth in salary assumed.
- Rate of return is assumed to be the same for SCRS and State ORP for comparison purposes only. Rate of return in example equals the interest rate credited to SCRS account under state law.
- Age at retirement assumes continuous employment from the date of initial enrollment.
- SCRS benefit is an annual benefit for life. Amount is based on selection of maximum retiree benefit option. Selection of a survivor option will result in a reduction to this amount. Post-retirement benefit adjustments may apply.
- State ORP benefit is the accumulated account balance at retirement. Gains and losses will continue to accrue as long as the account remains open. Participant bears investment risk and longevity risk related to account balance and must determine a spend-down strategy for the account balance during retirement.

<b>Age at initial enrollment</b>	30	<b>Years of service</b>	30 years
<b>Salary</b>	\$50,000	<b>Rate of return</b>	4%
<b>Age at retirement</b>	60		

### SCRS

- **\$2,275 per month for life.**
- An SCRS benefit is a monthly benefit for life.

### State ORP

- **\$408,298.35 total account balance.**
- Gains and losses will continue to accrue.
- You determine how much and when to withdraw your money.

## Selecting your retirement plan

Your employer will initiate the retirement enrollment process. You will need to provide a valid email address to your employer. Then, you will make your plan election when you respond to the Retirement Plan Election email you receive from PEBA. If you choose to enroll in State ORP, you will also need to complete the application with your selected service provider. The application must be submitted directly to your selected service provider, or by visiting the provider's website to set up your State ORP account.

You have 30 days from your date of hire to make your decision. If you do not make a selection within that time period, you will automatically become a member of SCRS. You must complete an enrollment election regardless of the plan you intend to select.

If you are a newly elected General Assembly member, you have 30 days after your term of office begins to make your decision. For members elected in the general election in November, terms of office begin on the Monday following the election.

### Electing non-membership

You must enroll in either SCRS or State ORP unless your position is exempted from mandatory membership by state law. Your employer can tell you if your position qualifies for non-membership. Individuals first elected to the S.C. General Assembly at or after the general election in November 2012, may elect non-membership. If you are receiving a monthly benefit as a retired member of SCRS and you return to covered employment, you must make contributions as a working retired member. You are not eligible to elect non-membership if you already have funds on account in one of the retirement systems administered by PEBA. If you are eligible and choose to elect non-membership, you must select non-membership within 30 days of your date of hire. You will need to provide a valid email address to your employer to initiate the enrollment process, which will include a non-membership option. Your decision to elect non-membership is irrevocable.

## Frequently asked questions

### **Can my employer help me choose a plan?**

Your employer cannot tell you which plan is better for you; only you can make that choice. You may also contact PEBA for assistance, but remember that PEBA employees cannot make your selection for you either.

### **How will investment risk affect my retirement account?**

Investment risk is the uncertainty of how a given investment will perform. With SCRS, the calculation of your monthly benefit amount is not affected by investment performance. With State ORP, you choose how to invest your State ORP assets. Your account balance is affected by investment gains or losses as a result of those choices. You bear all investment risk related to your State ORP account.

### **How will longevity risk affect my retirement account?**

Longevity risk is the risk that you may outlive your retirement savings. With SCRS, your retirement benefit will be paid as a monthly benefit for your lifetime regardless of how long you live. With State ORP, you may choose from a variety of payment options; however, you bear all longevity risk related to your State ORP account.

### **How many State ORP service providers are there to choose from?**

In accordance with state law, there are four service providers, which are listed on Page 4 of this guide and on our website at [www.peba.sc.gov/sorp.html](http://www.peba.sc.gov/sorp.html).

### **What happens if I elect State ORP but don't make my investment selections?**

If you elect State ORP but do not select investment options, your contributions will be deposited into the approved default investment option for the plan.

### **If I elect State ORP, can I change my investment options at any time?**

You may make changes to your investment options at any time, subject to your service provider's contractual limitations.

### **If I elect State ORP, can I allocate my contributions to more than one investment option?**

You may allocate all contributions to your account among any of the authorized investment options available through your service provider.

### **If I elect State ORP participation and stay with the same employer, can I ever join SCRS?**

There is an annual open enrollment period (January 1 to March 1) during which you may irrevocably elect membership in SCRS if you have been in the State ORP for at least one year, but not more than five years. If you do not elect SCRS membership during this time, you will automatically continue your State ORP participation and forfeit your opportunity to elect SCRS membership.

### **What if I have a problem with my State ORP service provider?**

You or your employer should report any problems concerning service providers to PEBA's Customer Contact Center at 803.737.6800 or 888.260.9430.

### **If I change State ORP service providers, what happens to my account balance?**

If you change service providers during an open enrollment period (January 1 to March 1), your account balance prior to the change will remain with your previous service provider. However, you may transfer a portion or all of your State ORP assets to your current service provider at any time, subject to any contractual limitations of your previous service provider.

### **If I retire under SCRS, may I join State ORP?**

If you retire under SCRS, you are not eligible for active membership in SCRS and therefore may not join State ORP.

## How does participating in State ORP or being a member of SCRS affect other retirement plan contributions?

You may still contribute to other retirement plans, such as the South Carolina Deferred Compensation Program, while participating in State ORP or being a member of SCRS.

However, your contribution limits and options may depend on the type(s) of other plans you select. You may want to contact a tax consultant or a financial advisor for more information.

## How do I obtain an account balance for either plan?

State ORP service providers deliver quarterly statements to participants, which contain the account balance and other details. This information may also be obtained by logging in to your account through your service provider's State ORP website or by calling its toll-free State ORP participant service number.

SCRS members may obtain a member statement any time online through [Member Access](#) or by contacting PEBA during business hours.

## Additional resources

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### Website

[www.peba.sc.gov](http://www.peba.sc.gov)

- Member handbooks
- *Navigating Your Benefits* series
- Member Access

### PEBA TV

[www.youtube.com/c/pebatv](http://www.youtube.com/c/pebatv)

- “[It’s Your Choice: SCRS Plan vs. State ORP](#)” video
- “[State ORP at a glance](#)” video

### Customer Contact Center

- 803.737.6800 or 888.260.9430
  - [www.peba.sc.gov/contactus.html](http://www.peba.sc.gov/contactus.html)
  - Live chat – click the Chat Now button at the top of the website, [www.peba.sc.gov](http://www.peba.sc.gov)
-



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