

Andover Contributory Retirement System

**MUNICIPAL RETIREMENT BENEFITS
SEMINAR
FOR MEMBERS OF THE
ANDOVER CONTRIBUTORY
RETIREMENT SYSTEM
IN GROUP 1**

(most members except Public Safety)

Andover Retirement Board Members

- **Hayley S Green, Town Accountant, Ex-Officio, Chair**
 - First appointed in April 2017, no expiration date
- **Thomas P Hartwell, appointed by Select Board**
 - First appointed in September 2014, currently serving his 3rd term, term expires 06/30/2023
- **Elena M Kothman, Elected Member**
 - First elected in 2004, currently serving her 6th term, term expires 11/04/2022
- **Blackwell OJ Taylor, “5th Member”**
 - First appointed in 2021, currently serving his first term, term expires 04/04/2024
- **Eric J. Teichert, Elected Member**
 - Elected in 2021, currently serving his 1st term, term expires 06/16/2024

Andover Contributory Retirement System

Retirement Office Staff:

- Elena Kothman, Executive Director
email: elena.kothman@andoverma.us
- Helen Armano, Office Coordinator
email: helen.armano@andoverma.us
- Vincent Malgeri, Office Assistant
email: vincent.malgeri@andoverma.us

Retirement Office Hours:

- Monday, Tuesday, Thursday, & Friday, 8:00 AM to 6:00 PM
- Wednesday 8:00 AM to 4:00 PM (Elena does not work on Wednesday)

Telephone: (978) 623-8540 Fax: (978) 623-8594

Documentation

The Retirement Office is required to have the following documents from you:

1. New Member Enrollment Form
2. Beneficiary Selection Form
3. Copy of birth certificate or passport
4. Statement Concerning your employment in a job not covered by Social Security

You may have already given Human Resources a copy of your birth certificate or passport and assume you are all set, that the Retirement office automatically receives a copy. We don't! If we have notified you that we need a copy of your birth certificate or passport, we **NEED** a copy of your birth certificate or passport. Some members say "I started here 20 years ago and gave it then" - if we are asking for it, we NEED it. We don't have it! This was brought up by the auditors in 2019 which resulted in writing over 400 requests for birth certificates or passports. We received a little over 100!!

Option D

Have you named an Option D beneficiary for your retirement account? Do you know what an Option D beneficiary is? If you name a specific person to be your Option D beneficiary (only ONE person can be named, and it must be a spouse, former spouse who has not re-married, father, mother, brother, sister or child of the member, according to MGL, Ch 32), then if you die BEFORE you retire, that person could get paid a monthly retirement allowance (rather than a refund of your retirement account). When you actually retire, you will choose Option A, B, or C, and your Option D selection becomes invalid. Your Option D designee will only benefit if you DIE BEFORE RETIRING.

Job title/position changes or reclassifications

If you get promoted (congratulations!) or your hours, title or position changes, the Retirement Board needs to be informed! This is especially important when the “anti-spiking” rule is applied to your retirement allowance calculation. There is usually paperwork generated to document such changes. **PLEASE SEND RETIREMENT A COPY OF ANY CHANGES OR RECLASSIFICATIONS.**

Documentation trails of changes of this nature are very important.

GROUP CLASSIFICATIONS (defined in Mass General Laws, Ch 32, §3):

Group 1: anyone who doesn't fall in group 2, 3, or 4

Group 2: In Andover, Dispatchers & Electricians

Group 3: State Police (none in Andover)

Group 4: Police & Fire

(Groups 2, 3 & 4 do NOT include administrative positions such as secretaries, office assistants, administrative assistants, food service workers, crossing guards, etc, they are considered group 1)

CONTRIBUTION RATES:

Joined system on or before 12/31/1974 = 5%

Joined 01/01/1975-12/31/1983 = 7%

Joined 01/01/1984-06/30/1996 = 8%

Joined 07/01/1996 or later (not teachers) = 9%

Please note, an additional 2% is taken on earnings over \$30,000 per year on members who joined the system on or after 01/01/1979.

PLEASE NOTE:
Andover's Teachers
are NOT part of the
Andover Contributory
Retirement System,
they belong to MTRS

MEMBERSHIP RULES PRIOR to 07/01/2021: Participation in Andover's municipal retirement program is MANDATORY for employees hired in a permanent position working 20 hours or more per week. If an employee does not meet the membership criteria, they participate in Mission Square P-T-S (formerly called ICMA).

NEW MEMBERSHIP RULES: Effective for new hires as of 07/01/2021 or later - Participation in Andover's municipal retirement program is MANDATORY for employees hired in a permanent position working 30 hours or more per week and earning at least \$5,000 in regular compensation per year. If an employee does not meet the membership criteria, they participate in Mission Square P-T-S (formerly called ICMA).

Changes to the rules governing Massachusetts Public Pensions under Mass General Laws, Chapter 32, Chapter 176 of the Acts of 2011:

It is important to note that there have been many changes to retirement rules and regulations, often referred to as “Pension Reform”. Different rules apply to **members who joined the municipal retirement system on or after 04/02/2012!** According to Chapter 176 of the Acts of 2011, members who joined **PRIOR** to 04/02/2012 are also **impacted** by **some** of the changes mandated, including the “Anti-Spiking” and “Pro-rating for Group Classification” rules. Some of the changes impacting our members are discussed here (please note, however, not ALL changes are discussed here).

Changes to Mass Public Pension rules (continued)

Increase in Minimum Retirement Age – Section 11: Section 11 states that members who joined the municipal retirement system on or after 04/02/2012 in Group 1 cannot retire prior to obtaining age 60.

Five year average salary used for calculations – Section 13: For members who joined the municipal retirement system on or after 04/02/2012, the average of your highest **FIVE consecutive years' salary** will be used to calculate your retirement allowance (3-year average salary used for members who joined prior to 04/02/2012).

New Age Factors for Retirement Calculations (for members who joined on or after 04/02/2012) Sections 15, 16, 17 & 23: A different set of age factors will be used to calculate the retirement allowance for members who joined on or after 04/02/2012, there is one chart for members who retire with LESS than THIRTY YEARS of service and a different age factor chart for members who retire with THIRTY OR MORE years of service. (Please see slide 22 for the new Age Factor Charts for members who joined on or after 04/02/2012.)

SUPERANNUATION

Normal retirement based on age and years of service.

Eligibility requirements: any age with twenty (20) years of service – or – age 55 with ten (10) years of service

ORDINARY DISABILITY

Non-job related disability. Eligibility requirement: must have a minimum of ten (10) years of creditable service.

ACCIDENTAL DISABILITY

Job related disability. Eligibility requirements:

- 1) you must be disabled
- 2) your injury must be JOB-RELATED*
- 3) your disability must be permanent in nature
- 4) you can no longer perform the essential duties related to your position

*you must have **supporting documentation** of a work related injury, ie – workers comp forms, incident reports, injury reports, employer statement, physician's statement, etc

**FOR MEMBERS WHO JOINED THE RETIREMENT SYSTEM ON OR
AFTER 04/02/2012:**

SUPERANNUATION

- Eligible to retire if you have ten (10) years creditable service and you are age 60 or older in GROUP 1 (Groups 2 & 4 different, see next slide)
- Your retirement calculation will be based on the average of your highest FIVE consecutive years' salary
- Maximum age factor is 67 (not 65)

ORDINARY DISABILITY

Non-job related disability. Eligibility requirement: must have a minimum of ten (10) years of creditable service.

ACCIDENTAL DISABILITY

Job related disability. Eligibility requirements:

- 1) you must be disabled
- 2) your injury must be JOB-RELATED*
- 3) your disability must be permanent in nature
- 4) you can no longer perform the essential duties related to your position

*you must have **supporting documentation** of a work related injury, ie – workers comp forms, incident reports, injury reports, employer statement, physician's statement, etc

Injuries on the job

It is important for the Retirement Board to be notified of any injury on the job. Some injuries don't amount to permanent damage or disability, but some do.

Although there is a requirement under Mass General Laws for your department head to notify Retirement, it is also a good idea for YOU to inform the Retirement Board as well.

What does the law say?

Contained within Mass General Laws, Chapter 32, is section 7(3)(b), which states, in pertinent part: *“[T]he head of a department shall, within fifteen days of the receipt of knowledge of a personal injury sustained by a member in his department as a result of, and in the performance of his duties, notify the board in writing of the time, place, cause and nature of such injury, together with such further information relative thereto as he may obtain.”*

**FOR MEMBERS WHO JOINED THE RETIREMENT SYSTEM ON OR
AFTER 04/02/2012:**

Retirement Eligibility for Groups 2 & 4 who joined on or after 04/02/2012:

Group 2:

- You are eligible to retire at age 60, with at least 10 years of service.
- You are eligible to retire at age 55, with at least 20 years of service.

Group 4:

- You are eligible to retire at age 55, with at least 10 years of service.
- You are eligible to retire at age 50, with at least 20 years of service.

RETIREMENT OPTIONS:

- OPTION A: Pays you the most money each month, but upon your death, all payments CEASE.
- OPTION B: Pays you about 1-5% less than Option A, but upon your death, there is a **one-time**, lump sum payment to your beneficiary of the balance remaining in your annuity savings fund.
MONTHLY PAYMENTS STOP UPON YOUR DEATH!
Your Annuity Savings fund is usually exhausted within 10-12 years of retirement.*
- *PLEASE NOTE, IF YOU CHOOSE OPTION B and YOU LIVE LONGER THAN YOUR ANNUITY AMOUNT, YOU ARE STILL PAID THE SAME MONTHLY AMOUNT, HOWEVER, THERE IS NO MONEY REMAINING FOR A REFUND TO YOUR BENEFICIARY.
- OPTION C: Frequently referred to as "Survivor's Benefits", where your monthly pension is usually 7-15% LESS than your Option A pension amount, but upon your death, your beneficiary continues to receive 2/3's of your pension for the rest of his/her life. If your beneficiary pre-deceases you, you will automatically pop-up to Option A.

RETIREMENT CALCULATION:

Three (3) year average salary X age factor X creditable service = your annual pension amount, divide by 12 to get your gross monthly amount under Option A

Three year average: Add together your highest three (3) consecutive years of regular compensation (overtime is NOT included), and divide by three to get your “three year average”.

Age Factor: From age factor table on slide 19.

Creditable Service: The total amount of years and months that you were a contributing member of the retirement system.

Members who joined on or after 04/02/2012 fall under NEW rules

Age Factor Charts

**This slide is for
 members who joined
 the municipal
 retirement system
 BEFORE 04/02/2012**

Group 1

Age upon the date
of your retirement: Age Factor:

65	2.5
64	2.4
63	2.3
62	2.2
61	2.1
60	2.0
59	1.9
58	1.8
57	1.7
56	1.6
55	1.5
54	1.4
53	1.3
52	1.2
51	1.1
50	1.0

Group 2

Age upon the date
of your retirement: Age Factor:

60	2.5
59	2.4
58	2.3
57	2.2
56	2.1
55	2.0

Group 4

Age upon the date
of your retirement: Age Factor:

55	2.5
54	2.4
53	2.3
52	2.2
51	2.1
50	2.0
49	1.9
48	1.8
47	1.7
46	1.6
45	1.5

Please note, if you are a group 4 member and you resign and/or retire prior to age 45, your retirement will be calculated as though you retired under Group 1!

Use your AGE at your LAST BIRTHDAY to find your age factor!

Members who joined on or after 04/02/2012 fall under NEW rules

SAMPLE ESTIMATE OF RETIREMENT BENEFITS:

Group 1
example

Employee name: Wannabe A. Retiree
 Date of retirement: 01/01/2023
 Age: 65 Spouse's age: 62 Child age: 42

Annuity Savings fund balance at retirement: \$108,012.06*

**This sample is for
members who joined
the municipal
retirement system
BEFORE 04/02/2012**

Earnings (3 highest years):

2020	\$45,000.00
2021	50,000.00
2022	<u>55,000.00</u>
$\$150,000.00 \div 3 = \$50,000$ 3-year average	

\$50,000.00
x <u>2.5%</u> (age factor)
\$1,250.00
x <u>32.00</u> (years of creditable service)
$\$40,000.00 \div 12 = \$3,333.33$ per month

WIFE as beneficiary:

	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>	<u>Beneficiary</u>
Annuity	10,900.56	10,317.36	9,529.20	6,352.80
Pension	<u>29,099.44</u>	<u>29,099.44</u>	<u>25,438.68</u>	<u>16,959.12</u>
Total	40,000.00	39,416.80	34,967.88	23,311.92
Monthly	3,333.33	3,284.73	2,913.99	1,942.66

CHILD as beneficiary:

	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>	<u>Beneficiary</u>
Annuity	10,900.56	10,317.36	8,709.48	5,806.32
Pension	<u>29,099.44</u>	<u>29,099.44</u>	<u>23,250.60</u>	<u>15,500.40</u>
Total	40,000.00	39,416.80	31,960.08	21,306.72
Monthly	3,333.33	3,284.73	2,663.34	1,775.56

*According to this example, if option B is chosen, his annuity savings will be exhausted within 10.47 years.

RETIREMENT CALCULATION

This information is for members who joined the municipal retirement system on or after 04/02/2012:

Five (5) year average salary X age factor X creditable service = your annual pension amount, divide by 12 to get your gross monthly amount under Option A

Five year average: Add together your highest FIVE (5) consecutive years of regular compensation (overtime is NOT included), and divide by five to get your “five year average”.

Age Factor: From age factor table on slide 22 (for members hired ON OR AFTER 04/02/2012)

Creditable Service: The total amount of years and months that you were a contributing member of the retirement system.

Age Factor Charts*

***This information is for members who joined the municipal retirement system on or after 04/02/2012:**

BENEFIT RATE CHART FOR MEMBERS WITH LESS THAN 30 YEARS OF SERVICE

PERCENT	GROUP 1	GROUP 2	GROUP 4
2.50	67 or older	62 or older	57 or older
2.35	66	61	56
2.20	65	60	55
2.05	64	59	54
1.90	63	58	53
1.75	62	57	52
1.60	61	56	51
1.45	60	55	50

Use your AGE at your
LAST BIRTHDAY to find
your age factor!

BENEFIT RATE CHART FOR MEMBERS WITH AT LEAST 30 YEARS OF SERVICE

PERCENT	GROUP 1	GROUP 2	GROUP 4
2.50	67 or older	62 or older	57 or older
2.357	66	61	56
2.250	65	60	55
2.125	64	59	54
2.00	63	58	53
1.875	62	57	52
1.750	61	56	51
1.625	60	55	50

SAMPLE ESTIMATE OF RETIREMENT BENEFITS:

Group 1
example

Employee name: Wannabe A. Retiree
 Date of retirement: 01/01/2045
 Age: 65 Spouse's age: 62 Child age: 42
 Date of Membership/Joined Retirement System: 01/01/2013
 Annuity Savings fund balance at retirement: \$92,634.74*

This sample is for members who joined the municipal retirement system on or after 04/02/2012

Earnings (5 highest years):

2040	\$40,000.00
2041	45,000.00
2042	50,000.00
2043	55,000.00
2044	<u>60,000.00</u>

$\$250,000.00 \div 5 = \$50,000$ 5-year average

\$50,000.00

x 2.25% (age factor, greater than 30 years)

\$1,125.00

x 32.00 (years of creditable service)

$\$36,000.00 \div 12 = \$3,000.00$ per month

WIFE as beneficiary:

	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>	<u>Beneficiary</u>
Annuity	9,348.70	8,848.47	8,172.63	5,448.42
Pension	<u>26,651.30</u>	<u>26,651.30</u>	<u>23,298.57</u>	<u>15,532.38</u>
Total	36,000.00	35,499.77	31,471.20	20,980.80
Monthly	3,000.00	2,958.31	2,622.60	1,748.40

CHILD as beneficiary:

	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>	<u>Beneficiary</u>
Annuity	9,348.70	8,848.47	7,469.61	4,979.74
Pension	<u>26,651.30</u>	<u>26,651.30</u>	<u>21,294.39</u>	<u>14,196.26</u>
Total	36,000.00	35,499.77	28,764.00	19,176.00
Monthly	3,000.00	2,958.31	2,397.00	1,598.00

*According to this calculation, if option B is chosen, his annuity savings will be exhausted within 10.47 years.

MONTHLY DEDUCTIONS FROM YOUR RETIREMENT CHECK:

Taxes: your pension is taxable to the federal government but NOT to the State of Massachusetts

Dental & Health Insurance premiums:

- deducted monthly rather than weekly or bi-weekly
- **Retired** members will be required to join Medicare A & B when they turn age 65 (and/or their spouse) and will need to meet with staff in Human Resources to choose a supplement to their Medicare coverage through the Town of Andover (if you turn age 65 but you **continue working for the Town**, you stay on whatever insurance plan you participate in until you actually retire)
- Andover Housing Authority members need to contact GIC to choose health insurance after retirement and/or supplement to Medicare coverage
- Rates for GIC retirees/survivors change every year on July 1st

Life Insurance premiums:

Basic Life policy of \$2,000 good forever, monthly premium = \$1.16

Andover Federal Credit Union: If you have an account and WANT to deposit contributions monthly

What is the process to file for your retirement?

1. Request an estimate of your retirement benefits from the Retirement Office (email is best way to contact one of us)
2. Once you receive your estimate and packet, you can make an appointment to meet with a retirement staff member if you have questions;
3. Or, if you review your estimate information and decide on a firm retirement date, email retirement office staff to make an appointment with one of us to sign off on retirement paperwork (if you are married, your spouse must accompany you)
4. Inform your department head, supervisor, principal, etc of your intent to retire and the date (the Retirement Office staff do NOT inform your supervisor)
5. Make an appointment with Human Resources to review your dental, health and/or life insurance coverage after retirement - **this is extremely important!**
6. Contact Social Security to discuss your benefits through them once you retire from the Town of Andover (see section concerning GPO and/or WEP)
7. If you are age 65 or older when you retire, you should go to Social Security about 3 months prior to your planned retirement date to start the process for signing up for Medicare Parts A & B – **this is extremely important!**
8. Plan your finances accordingly – depending on your retirement date, you may not receive your 1st retirement payment until 1½ months after you retire

Is there anything else you need to know or think about prior to your retirement?

Yes!

- If you are age 65 or older when you retire, sign up for your supplemental insurance to Medicare (through Human Resources). You will need to show HR your Medicare card - **this is extremely important!**
- If you are age 65 or older when you retire, and you use mail order prescription drugs, make sure you have enough of your medication on hand during your transition to Medicare because your mail order provider will change to CVS Caremark
- Get new prescriptions from your doctor (for mail order drugs)

What do you need to bring with you to the appointment to file for your retirement?

- A copy of your birth certificate, a copy of your spouse's birth certificate and a copy of your marriage certificate (if applicable)
- A voided check to sign up for direct deposit of your monthly retirement checks
- Knowledge of what option you plan to choose (Option A, B or C)
- Be prepared to fill out form W4P for federal tax withholdings (speak to your tax accountant prior to the appointment)

SOCIAL SECURITY

You should contact Social Security (SS) to see how collecting a retirement from the Town of Andover could impact (reduce) your Social Security payments.

Dial 1-800-772-1213 or visit their web site at

www.ssa.gov

The Social Security web site offers a way to calculate your estimated benefits if you are affected by:

Government Pension Offset (GPO) – collecting SS on your spouse's SS account

Windfall Elimination Provision (WEP) – collecting SS on your OWN SS account

Please check out their web site to find out about applying for benefits ONLINE!

You can also download an up-to-date STATEMENT if you register for an account!

Other Retirement info:

- You do not WORK on your date of retirement.
- Everything in retirement is date driven, which means we need an actual DATE that you plan to retire in order to run an estimate. You can always give us several dates to run, but once you decide on your date, please be sure to let us know if you change that date (PRIOR to signing off on your retirement paperwork).
- PLEASE make an appointment for your retirement paperwork sign off.
- If you conduct a “makeup” or “buyback” of prior service, your DATE of MEMBERSHIP will **NOT** change – the creditable service for the buyback is ***added*** to your existing service.
- If you were married longer than 10 years and are divorced or going through a divorce, the Retirement Office MUST have proof of your divorce AND a copy of your divorce agreement and QDRO (Qualified Domestic Relations Order) if one exists.
- You MUST report your Town pension to Social Security to see if you are impacted by GPO or WEP, and if you are, every year if the Retirement Board grants a COLA, you have to report your COLA increase to Social Security. If you don’t report your Town pension to Social Security, you may get hit with an “overpayment of benefits” letter from them down the road. They WILL catch up to you!

OPEB

Do you know what OPEB is?

Other Post Employment Benefits

Will OPEB impact you? If you retire under age 65, OPEB impacts you by paying higher health insurance premium costs.

What exactly does OPEB *mean*?

When Town officials and others talk about OPEB, they are talking about the ***cost to provide health insurance and other benefits to you after you retire***. The Town “measures” its OPEB liability (the amount of benefits it would be required to pay out if everyone in the system retires and takes health insurance) by having an Actuarial study conducted every two years.

Useful websites or links

Please visit Andover Retirement's website!

www.andovermaretirement.com

Once you SELF REGISTER under My Portal, you can look at info about YOUR retirement benefits and run estimates in the comfort of your home! When signing up for an account through My Portal, please use a personal email address, not your Town/School/AHA email address due to security firewalls (may block your 4-digit verification PIN)

RETIREMENT GUIDES:

<https://www.mass.gov/orgs/public-employee-retirement-administration-commission>

Click on Forms & Publications, click on How to Order Retirement Guides – scroll down and you can download a pdf of the guide for free

Useful website for calculating your retirement:

<https://www.mass.gov/pension-estimate-calculator-msrb>

Click on calculate pension estimate or How to calculate your estimated pension benefits (MSRB)

Andover Retirement's Website

Log on to

www.andovermaretirement.com

Home Page | Official Site x

www.andoverretirement.com


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CONTACT INFO



Retirement Office
36 Bartlet Street
Andover, MA 01810
Phone: (978) 623-8540
Fax: (978) 623-8594

Latest News and Announcements

The Retirement Office will be CLOSED ALL DAY on Wednesday, August 16, 2017.

[View all News](#)

Upcoming Events

- Retirement Board Meeting
08/24/2017 - 8:00am
- Retirement Board Meeting
09/29/2017 - 8:00am
- Retirement Board Meeting
10/26/2017 - 8:00am

[View Calendar](#)

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www.andovermaretirement.com

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www.andovermaretirement.com/general/page/online-portal-your-personal-retirement-information

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The screenshot shows a web browser window with the URL www.andovermareirement.com/general/page/online-portal-your-personal-retirement-information. The page features the Andover Retirement Board logo and a search bar. The main heading is "Online Portal for Your Personal Retirement Information". Below this, a paragraph states: "We offer access to YOUR PERSONAL Retirement account information through the use of our online web portal!". A section titled "How to Get Started" contains two numbered steps: 1. Read our instruction guide, available below to self register to use the portal. This guide will walk you through the process of setting up your portal login so that you can access your personal retirement information. 2. After you are registered, please follow the instructions for your services. We have created two guides that will walk you through the process step by step whether you are an active member or a retiree. Below the steps is a "Supporting Documents" section with three links: "Instruction Guide for Self Registration (560 KB)", "Instructions for Retirees (965 KB)", and "Instructions for Active Members (755 KB)". A blue callout box with a white arrow points to the first link, containing the text: "You must Self Register first, then read the instructions applicable to you (Retiree or Active Member:". Below the documents is a "Web Links" section.

Online Portal for Your Personal Retirement Information

www.andovermareirement.com/general/page/online-portal-your-personal-retirement-information

Search

Andover

Retirement Board

Online Portal for Your Personal Retirement Information

We offer access to YOUR PERSONAL Retirement account information through the use of our online web portal!

How to Get Started

1. Read our instruction guide, available below to self register to use the portal. This guide will walk you through the process of setting up your portal login so that you can access your personal retirement information.
2. After you are registered, please follow the instructions for your services. We have created two guides that will walk you through the process step by step whether you are an active member or a retiree.

Supporting Documents

- [Instruction Guide for Self Registration \(560 KB\)](#)
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- [Instructions for Active Members \(755 KB\)](#)

Web Links

You must Self Register first, then read the instructions applicable to you (Retiree or Active Member:

The information contained in this slide show is for informational purposes only. Members should not make decisions about their retirement based solely on information presented here. If you have questions about YOUR benefits, please feel free to contact the Andover Retirement Office. Please note that we do not provide any legal, income tax or investment advice. If you need legal, income tax, or investment advice, please contact your personal attorney, your tax accountant, and/or financial planner.