Chapter 415-113 WAC
PORTABILITY OF PUBLIC EMPLOYMENT BENEFITS

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415-113-030 Accumulated contributions—Definition. [Statutory Authority: RCW 41.50.050. WSR 95-03-001, § 415-113-030, filed 1/4/95, effective 2/4/95.] Repealed by WSR 02-18-046, filed 8/28/02, effective 9/30/02. Statutory Authority: RCW 41.50.050(5) and chapter 41.54 RCW.


415-113-032 Dual member system—Definition and system acronyms. [Statutory Authority: RCW 41.50.050(5) and 41.54.010. WSR 02-03-120, § 415-113-032, filed 1/23/02, effective 3/1/02. Statutory Authority: Chapters 41.32, 41.34, 41.35, 41.50 RCW. WSR 01-01-059, § 415-113-032, filed 12/12/00, effective 1/12/01. Statutory Authority: RCW 41.50.050. WSR 99-22-043, § 415-113-032, filed 10/29/99, effective 11/29/99. WSR 95-03-001, § 415-113-032, filed 11/1/90, effective 12/2/90.] Repealed by WSR 95-03-001, filed 1/4/95, effective 2/4/95. Statutory Authority: RCW 41.50.050.

415-113-033 First class city retirement systems—Definition. [Statutory Authority: RCW 41.50.050. WSR 95-03-001, § 415-113-033, filed 12/2/90, effective 1/12/91. Statutory Authority: RCW 41.50.050(5) and chapter 41.54 RCW.]

415-113-034 Purpose and scope. [Statutory Authority: RCW 34.05.350 and 1990 c 192 § 5(4). WSR 90-22-038, § 415-113-034, filed 11/1/90, effective 12/2/90.] Repealed by WSR 95-03-001, filed 1/4/95, effective 2/4/95. Statutory Authority: RCW 41.50.050(5) and chapter 41.54 RCW.

Member participant—Definition. [Statutory Authority: RCW 41.50.050. WSR 99-22-043, § 415-113-035, filed 10/29/99, effective 11/29/99. WSR 95-03-001, § 415-113-035, filed 1/4/95, effective 2/4/95.] Repealed by WSR 02-18-046, filed 8/28/02, effective 9/30/02. Statutory Authority: RCW 41.50.050(5) and chapter 41.54 RCW.

Multiple system participant—Definition. [Statutory Authority: RCW 41.50.050. WSR 95-03-001, § 415-113-036, filed 9/19/96, effective 10/20/96. WSR 95-03-001, § 415-113-036, filed 1/4/95, effective 2/4/95.] Repealed by WSR 02-18-046, filed 8/28/02, effective 9/30/02. Statutory Authority: RCW 41.50.050(5) and chapter 41.54 RCW.

Nonmember participant—Definition. [Statutory Authority: RCW 41.50.050. WSR 95-03-001, § 415-113-037, filed 1/4/95, effective 2/4/95.] Repealed by WSR 02-18-046, filed 8/28/02, effective 9/30/02. Statutory Authority: RCW 41.50.050(5) and chapter 41.54 RCW.

Multiple system retirement—Definition. [Statutory Authority: RCW 41.50.050. WSR 95-03-001, § 415-113-038, filed 1/4/95, effective 2/4/95.] Repealed by WSR 02-18-046, filed 8/28/02, effective 9/30/02. Statutory Authority: RCW 41.50.050(5) and chapter 41.54 RCW.

WAC 415-113-005 Purpose and scope. (1) Purpose. The rules adopted in this chapter further define and clarify the application of the portability statutes, chapter 41.54 RCW. Chapter 41.54 RCW allows:

(a) Service in dual member systems to be combined to determine service retirement eligibility; and

(b) Compensation earned in one dual member system to be used to calculate a retirement allowance in another designated system.
(2) **Scope.** This chapter shall apply to the retirement systems listed in RCW 41.50.030, except for LEOFF Plan 1. This chapter must be read to be consistent with the statutory provisions of chapter 41.54 RCW and the statutory provisions governing the dual member systems. These rules may be used by the first class city retirement systems but do not mandatorily apply to them. These rules do apply to all dual member benefits calculated and paid by the department, even if one of the member's systems is a first class city retirement system.


**DEFINITIONS**

WAC 415-113-030 Definitions for purposes of chapter 415-113 WAC. (1) All definitions in RCW 41.54.010 and WAC 415-02-030 apply to terms used in this chapter. Other terms relevant to the administration of chapter 41.54 RCW are defined in this chapter.

(2) **Average compensation** means the compensation used by a particular retirement system to calculate a dual member's service retirement allowance. The actual meaning of the term varies depending upon the retirement system. With respect to each dual member system, "average compensation" means:

(a) **First class city retirement systems:** Final compensation as defined in RCW 41.28.010;

(b) **LEOFF Plan 2:** Final average salary as defined in RCW 41.26.030 (12)(b);

(c) **PERS:** Average final compensation as defined in RCW 41.40.010(17);

(d) **PSERS:** Average final compensation as defined in RCW 41.37.010(14);

(e) **SERS:** Average final compensation as defined in RCW 41.35.010(14);

(f) **Statewide cities retirement systems:** Final compensation as defined in RCW 41.44.030(14).

(g) **TRS:**

(i) Plan 1: Average earnable compensation as defined in RCW 41.32.497 and 41.32.498;

(ii) Plans 2 and 3: Average final compensation as defined in RCW 41.32.010(30); and

(h) **WSPRS:** Average final salary as defined in RCW 43.43.120(15).

(3) **Dual member system** refers to the state and city retirement systems admitted to participate under chapter 41.54 RCW. These systems include:

(a) First class city retirement systems of Seattle, Tacoma and Spokane;

(b) Law enforcement officers' and firefighters' retirement system (LEOFF) Plan 2;

(c) Public employees' retirement system (PERS) Plans 1, 2 and 3;

(d) Public safety employees' retirement system (PSERS);

(e) School employees' retirement system (SERS) Plans 2 and 3;

(f) Statewide cities employees' retirement system (SCERS);

(g) Teachers' retirement system (TRS) Plans 1, 2 and 3;

(h) Washington state patrol retirement system (WSPRS) Plans 1 and 2.

(4) **First class city retirement systems** means the retirement systems for the non-LEOFF member employees of the cities of Seattle, Spokane and Tacoma authorized by chapter 41.28 RCW.

(5) **Member participant.**

(a) For all dual member systems administered by the department other than TRS Plan 1, "member participant" means a person who is employed for compensation in a dual member system qualifying position and is admitted into the membership of the system.

(b) For TRS Plan 1, "member participant" includes persons meeting the definition of (a) of this subsection and also includes members who are not employed for compensation but have accumulated contributions standing to their credit with TRS.

(c) This definition may not apply to first class city systems. See RCW 41.54.061 and WAC 415-113-005. If you have a question, you should contact the appropriate first class city system.

(6) **Multiple system benefit** means retirement allowances from two or more dual member systems calculated under chapter 41.54 RCW.

(7) **Multiple system participant** means a person who is a participant in two or more dual member systems.

(8) **Multiple system retiree** means a person who chooses to retire under the provisions of chapter 41.54 RCW.

(9) (a) **Nonmember participant** means a person who is no longer employed in a dual member system qualifying position but has not withdrawn his or her accumulated employee contributions.

(b) This definition does not apply to TRS Plan 1. A TRS Plan 1 member who meets the criteria of (a) of this subsection is a member participant.

(c) This subsection applies only to the retirement systems listed in RCW 41.50.030.

[Statutory Authority: RCW 41.50.050(5) and chapter 41.37 RCW. WSR 08-02-048, § 415-113-030, filed 12/27/07, effective 1/27/08. Statutory Authority: RCW 41.50.050(5) and chapter 41.54 RCW. WSR 02-18-046, § 415-113-030, filed 8/28/02, effective 9/30/02. Statutory Authority: Chapters 41.32, 41.34, 41.35, 41.50 RCW. WSR 01-01-059, § 415-113-030, filed 12/12/00, effective 1/12/01. Statutory Authority: RCW 41.50.050. WSR 95-03-001, § 415-113-030, filed 1/4/95, effective 2/4/95. Statutory Authority: RCW 34.05.350 and 1990 c 192 § 5(4). WSR 90-22-038, § 415-113-030, filed 11/1/90, effective 12/2/90.]

**ELIGIBILITY FOR DUAL MEMBER BENEFITS**

WAC 415-113-041 Am I a dual member? You must meet all of the following criteria to be a dual member:

(1) **You must be a participating member of a dual member system.** You must be a current member participant in at least one of the systems listed in WAC 415-113-030 to be a dual member. You may have established dual member status if you are or were a member participant in one of those systems on or after:

(a) July 1, 1988, for current or former members of all plans of PERS, SERS, TRS, SCERS or WSPRS;

(9/25/08)
(b) July 25, 1993, for current or former members of LEOFF Plan 2;
(c) January 1, 1994, for current or former members of a first class city retirement system; or
(d) July 1, 2006, for current or former members of PSERS.

(2) You must also be a former or current member of at least one other system listed in WAC 415-113-030.

(3) You must not have been retired for service from a retirement system. You are not a dual member if you have ever been retired for service from any retirement system administered by the department of retirement systems or a first class city retirement system.

(4) If you are receiving a disability retirement allowance or disability leave benefits from a dual member system or LEOFF Plan 1, you cannot be a dual member.

(a) If you have received a lump sum disability benefit from PERS Plan 2 or 3, PSERS, SERS Plan 2 or 3, TRS Plan 2 or 3 or LEOFF Plan 2, you are in receipt of a disability benefit unless the department has found that you are no longer disabled.

(b) You are not receiving a disability retirement allowance or disability leave benefits if you:

(i) Previously received disability benefits and the department has subsequently found that you are no longer disabled, and has terminated your disability benefit; or
(ii) Retired for disability from service with WSPRS Plan 1 or 2.

Example 1: A former PERS Plan 1 member who has never been retired and becomes a member participant in TRS Plan 2 through employment with a TRS employer becomes a dual member.

(5) Defined terms used. Definitions for the following terms used in this section may be found in the sections listed.

(a) "Dual member" - RCW 41.54.010(4).
(b) "Dual member system" - WAC 415-113-030.
(c) "Member participant" - WAC 415-113-030.

WAC 415-113-042 What can terminate my status as a dual member? (1) If you terminate your status as a participating member, you also terminate your status as a dual member. If you are no longer a member participant in any dual member system, you are no longer a dual member. If you later become a member of a dual member system, you again become a dual member.

Example 2: Upon separation from TRS Plan 2 eligible employment, the person in Example 1 (see WAC 415-113-041) is no longer a member of TRS Plan 2 nor a dual member.

(2) If you retire, you are no longer a dual member.

When you retire from any or all dual member systems, you are no longer a dual member except for the purpose of receiving a deferred retirement allowance under RCW 41.54.030(3) and WAC 415-113-070.

(3) If you terminate dual membership, you may still be eligible to receive a multiple system benefit if otherwise eligible. The accrual date of your retirement allowance will vary depending upon the provisions of the particular system. You can find the accrual dates of different dual member systems in the following provisions:

(a) LEOFF 2: RCW 41.26.490;
(b) PERS 1: RCW 41.40.193;
(c) PERS 2: RCW 41.40.680;
(d) PERS 3: RCW 41.40.801;
(e) PSERS: RCW 41.37.240;
(f) SERS 2: RCW 41.35.450;
(g) SERS 3: RCW 41.35.640;
(h) TRS 1: WAC 415-112-520;
(i) TRS 2: RCW 41.32.795;
(j) TRS 3: RCW 41.32.855.

(4) Defined terms used. Definitions for the following terms used in this section may be found in the sections listed.

(a) "Dual member" - RCW 41.54.010(4), WAC 415-113-041.
(b) "Dual member system" - WAC 415-113-030.
(c) "Member participant" - WAC 415-113-030.
(d) "Multiple system benefit" - WAC 415-113-030.

WAC 415-113-045 Can I reestablish service credit in a prior system? (1) You may reestablish service credit terminated by a withdrawal of contributions from a prior system. If you repay contributions you withdrew from a prior dual member system plus interest from the date of withdrawal you will recover the service terminated by the withdrawal. To qualify, you must repay the contributions plus interest within twenty-four consecutive months from the date you became a dual member.

(a) The twenty-four-month restoration period continues to run even if you terminate dual member status.

(b) If you terminate your dual member status but later become a dual member again, you have twenty-four consecutive months from the date you regain dual member status to repay withdrawn contributions.

Example 3: A person becomes a dual member on January 1, 1994. She has until December 31, 1995, to restore any previously withdrawn contributions for service credit in a prior system regardless of whether she subsequently loses her status as a dual member.
**Example 4:** A person becomes a dual member on January 1, 1994, separates from membership on January 1, 1995, and then reenters membership on January 1, 1996. He has until December 31, 1997, twenty-four consecutive months from the date he regained dual member status, to restore withdrawn contributions in any prior system.

(c) If you have previous service in LEOFF Plan 2 or a first class city system:

(i) If you were a dual member on July 25, 1993, and you used to be a member of LEOFF Plan 2, you have until July 24, 1995, to repay your withdrawn contributions.

(ii) If you were a dual member on January 1, 1994, and you used to be a member of a first class city retirement system, you have until December 31, 1995, to repay your withdrawn contributions.

**Example 5:** A person is a member participant in PERS Plan 2 and has previous service in LEOFF Plan 2. LEOFF Plan 2 was newly admitted to participate under the portability provisions of chapter 41.54 RCW on July 25, 1993. Therefore, the person has until July 24, 1995, to restore her prior LEOFF Plan 2 service.

(2) You may reestablish TRS Plan 1 membership. If a PERS member restores withdrawn TRS Plan 1 contributions under this section he or she:

(a) Reestablishes membership in TRS Plan 1; and

(b) Will participate prospectively in TRS Plan 1 if employed by a state agency, school district or other TRS employer.

(3) **Defined terms used.** Definitions for the following terms used in this section may be found in the sections listed.

(a) "Dual member" - RCW 41.54.010(4), WAC 415-113-041.

(b) "Dual member system" - WAC 415-113-030.

(c) "First class city retirement system" - WAC 415-113-030.

(4) **Defined terms used.** Definitions for the following terms used in this section may be found in the sections listed.

(a) "Accumulated contributions" - WAC 415-02-030.

(b) "Base salary" - RCW 41.54.010(1).

(c) "Dual member" - RCW 41.54.010(4), WAC 415-113-030.

(d) "Dual member system" - WAC 415-113-030.

(e) "Multiple system benefit" - WAC 415-113-030.

**WAC 415-113-055 Am I eligible for a multiple system benefit?** To be eligible for a multiple system benefit, you must meet the criteria listed in this section.

(1) **You may retire for service or disability.** You may retire with a multiple system benefit if you retire from all systems for service. You may also retire with a disability retirement from your current system, other than a benefit provided by RCW 41.40.220 or WSPRS, and a service retirement from your prior system.

(2) **You must retire from all systems.** You may only retire with a multiple system benefit if you retire from all dual member systems that you participate in.

(3) **Defined terms used.** Definitions for the following terms used in this section may be found in the sections listed.

(a) "Accumulated contributions" - WAC 415-02-030.

[Ch. 415-113 WAC p. 4] (9/25/08)
(a) PERS Plan 1 military service. You may not combine service from other systems to qualify for military service credit in PERS Plan 1 under RCW 41.40.170.

(b) LEOFF Plan 2 post-separation benefits. You may not combine your accrued service from other systems for purposes of qualifying for a refund of one hundred fifty percent of the LEOFF Plan 2 member's accumulated contributions under RCW 41.26.540.

(3) Defined terms used. Definitions for the following terms used in this section may be found in the sections listed:

"System" - RCW 41.54.010(6).

WAC 415-113-065 Can I substitute salary from one system to another? (1) You can substitute base salary between systems.

(a) If you choose to retire with a multiple system benefit, you may substitute your base salary under one dual member system for your includable compensation in a second dual member system for purposes of computing a retirement allowance from the second system. Using the substituted salary, the department will compute your average compensation under each system's own requirements.

Example 6: At retirement, Sandy is a member participant in PERS Plan 2 and has prior credible service in TRS Plan 1. She earned her highest compensation during her PERS Plan 2 service. Sandy's PERS Plan 2 retirement allowance will be based on her PERS Plan 2 average compensation. For purposes of computing her TRS average compensation and retirement allowance, Sandy may substitute her PERS Plan 2 base salary earned over two consecutive fiscal years for her earnable compensation in TRS.

Example 7: At retirement, Pat is a member participant in TRS Plan 1 and has prior creditable service in PERS Plan 1. He earned his highest compensation during his membership in TRS Plan 1 and received a sick-leave cashout. Pat may substitute his base salary earned while a member in TRS Plan 1 for his PERS Plan 1 compensation earnable. However, because Pat may substitute only his base salary from TRS Plan 1 for his PERS Plan 1 compensation earnable, his PERS average compensation will not include the cashout payments from his TRS employer.

(b) If you do not have sufficient service credit months in one dual member system to complete an average compensation period under that system, the department will substitute the appropriate number of months of base salary from another system to complete the average compensation period.

Example 8: Tim has creditable service in TRS Plan 1 and PERS Plan 2. He retires at age sixty-five after accruing twenty-four months of service in PERS Plan 2. Under PERS Plan 2, a member's average compensation period is the member's highest consecutive sixty-month period of compensation. To compute Tim's PERS Plan 2 retirement allowance, the department will substitute his highest consecutive thirty-six service credit months of TRS base salary to complete the PERS sixty-month average compensation period.

(2) Adjusted full-time salary is not base salary. A multiple system retiree's adjusted full-time salary under RCW 41.32.345 shall not constitute base salary for purposes of computing the retiree's multiple system benefit.

(3) Includable compensation defined. For purposes of this chapter, "includable compensation" means:

(a) Earnable compensation under TRS Plan 1, 2 or 3 as defined in RCW 41.32.010(10);
(b) Compensation earnable under PERS Plan 1, 2 or 3 as defined in RCW 41.40.010(8);
(c) Compensation earnable under PSERS as defined in RCW 41.37.010(6);
(d) Basic salary under LEOFF Plan 2 as defined in RCW 41.26.030(13)(b);
(e) Monthly salary under WSPRS Plan 1 or 2 as defined in RCW 43.43.120(23); and
(f) Compensation earnable under SERS Plan 2 or 3 as defined in RCW 41.35.010(6).

(4) Defined terms used. Definitions for the following terms used in this section may be found in the sections listed.

"Average compensation" - WAC 415-113-030.
"Base salary" - RCW 41.54.010(1).
"Dual member system" - WAC 415-113-030.
"Member participant" - WAC 415-113-030.
"Multiple system benefit" - WAC 415-113-030.
"Multiple system retiree" - WAC 415-113-030.

WAC 415-113-070 If I retire as a dual member, must I receive benefits from both systems immediately? (1) If you qualify to retire in one system but not the second system, you may nonetheless choose to retire from both systems and receive a multiple system benefit.

(2) If you retire with a multiple system benefit, before you have become eligible in a second system(s), you must either:

(a) Take an actuarial reduction in the retirement allowance you receive from the second system(s); or
(b) Defer receipt of your retirement allowance in the second system(s) under RCW 41.54.030(3).

(3) If you take an actuarial reduction under subsection (2)(a) of this section, the reduction will account for the difference between your age at the time you begin to receive the retirement allowance and the earliest age when you would be fully eligible based on your combined service. You are "fully eligible" when you meet the age and service qualifications for retirement for each system.

(4) If you defer receipt of your retirement allowance under subsection (2)(b) of this section:
   (a) You will retain dual member status for the sole purpose of receiving a deferred retirement allowance from the second system(s); and
   (b) You may not subsequently withdraw accumulated contributions from the second system(s).

Example 9: A sixty-two year old dual member of PERS Plan 1 and TRS Plan 2 retires. He chooses to receive PERS Plan 1 benefits but defers receipt of a TRS Plan 2 retirement allowance. If he becomes reemployed in a TRS Plan 2 eligible position, he will reenter TRS Plan 2 membership if otherwise eligible and terminate his dual member status, but he will continue to receive his PERS Plan 1 retirement allowance until he works more than the work-limit in a calendar year under WAC 415-108-710. The member's eligibility to retire from TRS Plan 2 will be based solely on his accrued service credit in TRS Plan 2 and his TRS Plan 2 retirement allowance will be based solely on his compensation while he was a member participant in TRS Plan 2.

Example 10: Assume the retiree in Example 9 above became reemployed in a PERS position rather than a TRS Plan 2 position. He could work in this position up to the work-limit in a calendar year under WAC 415-108-710 without having his PERS retirement allowance suspended. If the retiree works over the work-limit:
   • The department would suspend his retirement allowance until the next calendar year. He would remain a dual member. He would be able to retire in TRS 2 if otherwise eligible;
   • The retiree could choose to reenter PERS Plan 1 membership at any time, if otherwise eligible, and terminate his dual member status. His choice for membership is not retroactive. The effect on the person's right to a TRS Plan 2 benefit is the same as in Example 9. See WAC 415-108-710.

(5) If you defer your retirement allowance and die before you begin receiving the allowance, your survivor may receive a continuing benefit. If you defer receipt of your retirement allowance from a system and die before you choose to begin receiving the allowance:
   (a) Your surviving spouse, if any, must choose to receive either:
      i) A joint and one hundred percent survivor option from the deferred system. If your surviving spouse selects this option, your base salary under one system may be substituted for your includable compensation in the deferred system to compute the survivor retirement allowance from the deferred system; or
      ii) A refund of your accumulated contributions from the deferred system.
   (b) If you do not have a surviving spouse, the department will pay your accumulated contributions from the deferred system to:
      i) Your designated beneficiary or beneficiaries; or
      ii) Your estate, if there are no living beneficiaries.

WAC 415-113-080 May I receive a retroactive payment from a prior system? (1) Eligibility. You are eligible to receive a retroactive payment from a prior system if:
   (a) You retire with a multiple system benefit according to WAC 415-113-055; and
   (b) You were eligible to retire from a prior system with an unreduced benefit before the date of your multiple system retirement.

(2) Accrual date. At the time of your retirement from all dual member systems, you must choose the date on which the benefit from your prior system will accrue. This may be any date on or after the date you first became eligible for an unreduced retirement allowance from that system. The date you choose will affect your monthly retirement allowance from that system and your retroactive payment.

(3) Monthly retirement allowance from prior system. Your monthly retirement allowance from your prior system will be calculated under the rules of that system.
   (a) Service credit. Your service credit is the actual credit earned in the prior system.
   (b) Average compensation. Your average compensation is calculated under the rules in WAC 415-113-030(2) and 415-113-065. If you substitute base salary from another system, the base salary must have been earned prior to your chosen accrual date.

[Ch. 415-113 WAC p. 6]
(4) **Retroactive payment.** Your retroactive payment will be computed by multiplying:

(a) The amount of your monthly retirement allowance in subsection (3) of this section; by

(b) The number of months from your accrual date to the month your first monthly retirement allowance is paid.

**Example.** Tom became a member of LEOFF 2 on January 1, 1981, and remained a member through December 31, 2000. He earned 20 years of service credit. Tom reached age 48 on December 31, 2000. His highest years of compensation in LEOFF 2 were as follows:

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<thead>
<tr>
<th>Year</th>
<th>Compensation per Year</th>
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<tbody>
<tr>
<td>1996</td>
<td>$49,200/year</td>
</tr>
<tr>
<td>1997</td>
<td>$50,400/year</td>
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<tr>
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<td>$52,800/year</td>
</tr>
<tr>
<td>2000</td>
<td>$54,000/year</td>
</tr>
</tbody>
</table>

Tom became a member of PERS 2 on January 1, 2001. He separated from service on December 31, 2014. He earned 14 years of service credit. On December 31, 2005, Tom reached age 53 and met the eligibility requirements for an unreduced retirement from his prior system (LEOFF 2). During the period of his PERS employment, Tom's compensation was as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Compensation per Year</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

Upon separation on December 31, 2014, Tom chooses to retire from both LEOFF 2 and PERS 2 with a multiple system benefit. Because Tom met the eligibility requirements for an unreduced benefit from LEOFF 2 on December 31, 2005, he may choose an accrual date on or after January 1, 2006. His benefit will vary depending on the accrual date chosen. For example, an accrual date of January 1, 2006, yields a different result from an accrual date of January 1, 2009, as shown in Option 1 and Option 2 below. Tom may also retire from both systems with a January 1, 2015, effective date, as shown in Option 3.

**Option 1: Accrual date of January 1, 2006.** Tom chooses January 1, 2006, as the accrual date for his LEOFF 2 benefit.

- **Monthly allowance:** The department will compare Tom's average compensation in LEOFF 2 with his highest sixty consecutive months of base salary in PERS 2, and will use whichever is greater in the calculation of his LEOFF 2 monthly allowance. Note: Tom's PERS 2 base salary must have been earned prior to January 1, 2006.
  - Tom's average compensation, based on his highest sixty consecutive months of service in LEOFF 2, is:
    $$\frac{49,200 + 50,400 + 51,600 + 52,800 + 54,000}{60} = \frac{240,000}{60} = \$4,000/month$$

  - Tom's base salary, based on his highest sixty consecutive months of service in PERS 2, is:
    $$\frac{55,200 + 56,400 + 57,600 + 81,600 + 82,800}{60} = \frac{357,000}{60} = \$5,950/month$$

  The highest average compensation, i.e., $5,560/month, will be used in the calculation of Tom's LEOFF 2 monthly allowance.

| LEOFF 2 Benefit Calculation | PERS 2 Benefit Calculation
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Service credit</td>
<td>Average compensation</td>
</tr>
<tr>
<td>20 yrs</td>
<td>$5,560/month</td>
</tr>
<tr>
<td>14 yrs</td>
<td>$7,600/month</td>
</tr>
<tr>
<td>2% monthly benefit</td>
<td>2% x 20 x $5,560 = $2,224/month</td>
</tr>
</tbody>
</table>

**Retroactive payment.** Tom will receive a retroactive payment representing monthly retirement payments from January 1, 2006 (accrual date), through December 31, 2014, including applicable COLAs. This is nine years or one hundred eight monthly payments. His retroactive payment will be $240,192, calculated as follows:

$$108 \times \$2,224 = \$240,192$$

(This assumes no COLAs were given during the nine-year period. If COLAs were given, the retroactive payment would be greater.)

**Total multiple system benefit (LEOFF 2 and PERS 2):** Tom will receive a retroactive payment of $240,192 from LEOFF 2. He will receive a total monthly allowance of $4,352 ($2,224 from LEOFF 2 and $2,128 from PERS 2), beginning January 1, 2015.

**Option 2: Accrual date of January 1, 2009.** Tom chooses January 1, 2009, as the accrual date for his LEOFF 2 benefit.

- **Monthly allowance:** The department will compare Tom's average compensation in LEOFF 2 with his highest sixty consecutive months of base salary in PERS 2, and will use whichever is greater in the calculation of his LEOFF 2 monthly allowance. Note: Tom's PERS 2 base salary must have been earned prior to January 1, 2009.
  - Tom's average compensation, based on his highest sixty consecutive months of service in LEOFF 2, is:
Sixty monthly allowance. Use whichever is greater in the calculation of his LEOFF 2 monthly allowance.

The highest average compensation, i.e., $7,000/month, will be used in the calculation of Tom's LEOFF 2 monthly allowance.

<table>
<thead>
<tr>
<th>LEOFF 2 Benefit Calculation</th>
<th>PERS 2 Benefit Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service credit</td>
<td>20 yrs</td>
</tr>
<tr>
<td>Average compensation</td>
<td>$7,000/month</td>
</tr>
<tr>
<td>2% monthly benefit</td>
<td>$7,000/month</td>
</tr>
</tbody>
</table>

Retroactive payment. Tom will receive a retroactive payment representing monthly retirement payments from January 1, 2009 (accrual date), through December 31, 2014, including applicable COLAs. This is six years or seventy-two monthly payments. His retroactive payment will be $201,600, calculated as follows:

72 x $2,800 = $201,600

(This assumes no COLAs were given during the six-year period. If COLAs were given, the retroactive payment would be greater.)

Total multiple system benefit (LEOFF 2 and PERS 2): Tom will receive a retroactive payment of $201,600 from LEOFF 2. He will receive a total monthly allowance of $5,168 ($3,040 from LEOFF 2 and $2,128 from PERS 2), beginning January 1, 2015.

- Tom's PERS 2 allowance will be based on sixty consecutive months of PERS service, which yields a greater AFC than sixty consecutive months of LEOFF 2 base salary.

<table>
<thead>
<tr>
<th>LEOFF 2</th>
<th>PERS 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average compensation</td>
<td>$7,600/month</td>
</tr>
<tr>
<td>2% monthly benefit</td>
<td>$7,600/month</td>
</tr>
</tbody>
</table>

WAC 415-113-082 Could retroactive retirement cancel my membership in a subsequent system? (1) If you retire retroactively from a prior system, you could cancel your membership in a subsequent system. If your membership in a subsequent system would have been prohibited under RCW 41.04.270 but for your status as a dual member, and you retire retroactively from a prior system, the department will cancel your membership and refund your contributions in the subsequent system under RCW 41.54.020(1). Your retroactive retirement from a prior system may cancel your membership in a subsequent system according to the following table:

<table>
<thead>
<tr>
<th>How much service did you earn in your prior system?</th>
<th>Were you eligible to retire in the prior system before you became a member of your subsequent system?</th>
<th>Will retroactive retirement from your prior system cancel your membership in subsequent system?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15 years</td>
<td>No</td>
<td>No (See Example 13)</td>
</tr>
<tr>
<td>15 years or more</td>
<td>Yes</td>
<td>Yes, unless you retire from both the prior and subsequent system under RCW 41.54.030(2). (See Example 14)</td>
</tr>
</tbody>
</table>

[Ch. 415-113 WAC p. 8] [Statutory Authority: RCW 41.50.050(5) and chapter 41.54 RCW. WSR 06-18-008, § 415-113-080, filed 8/24/06, effective 9/24/06; WSR 02-18-046, § 415-113-080, filed 8/28/02, effective 9/30/02. Statutory Authority: RCW 41.50.050. WSR 99-22-043, § 415-113-080, filed 10/29/99, effective 11/29/99; WSR 95-03-001, § 415-113-080, filed 1/4/95, effective 2/4/95.]
How much service did you earn in your prior system?

<table>
<thead>
<tr>
<th>Less than 15 years</th>
<th>Yes</th>
<th>No (See Example 15)</th>
</tr>
</thead>
</table>

See RCW 41.54.020(1) and RCW 41.04.270.

Example 14: A nonmember participant in LEOFF Plan 2 who has accrued sixteen years of service in LEOFF Plan 2 became a member of PERS Plan 2 at age fifty-four. Because she became a member participant of PERS Plan 2 at age fifty-four, prior to attaining retirement eligibility under LEOFF Plan 2 (i.e., age fifty-five), she may later retire retroactively from LEOFF Plan 2, subject to LEOFF Plan 2 criteria, while continuing membership in PERS Plan 2.

Example 15: A nonmember participant in LEOFF Plan 2 with sixteen years of accrued service became a member of PERS Plan 2 at age fifty-five. If he attempts to retire from LEOFF Plan 2 while continuing membership in PERS Plan 2, the department will cancel his PERS Plan 2 membership and refund his PERS contributions. However, if he retires from both systems, he is entitled to retain the benefits of his PERS Plan 2 membership.

Example 16: Assume either of the retirees in Examples 13 and 14 above had accrued less than fifteen years of service in LEOFF Plan 2. In this case, RCW 41.04.270 would not apply to prevent the retirees from establishing PERS Plan 2 membership. Either person could retire retroactively from the LEOFF Plan 2 without canceling membership and participation in PERS Plan 2.

(2) Defined terms used. Definitions for the following terms used in this section may be found in the sections listed.

(a) "Dual member" - RCW 41.54.010(4), WAC 415-113-041.

(b) "Member participant" - WAC 415-113-030.

(c) "Nonmember participant" - WAC 415-113-030.

WAC 415-113-084 How will my benefit be computed if I retire retroactively from LEOFF Plan 2? (1) Computation of your retroactive LEOFF Plan 2 retirement allowance. If you retire with a multiple system benefit and one of your retirement allowances is a retroactive LEOFF Plan 2 allowance, the department will compute your LEOFF Plan 2 allowance based upon the greater of:

(a) Your LEOFF Plan 2 final average salary, substituting some or all of your base salary under the second system which you earned prior to the date your LEOFF Plan 2 retirement allowance began to accrue (i.e., age fifty-five); or

(b) An indexed retirement allowance under RCW 41.26.530(2) using your LEOFF Plan 2 average compensation.

Example 17: A person who is a nonmember participant of LEOFF Plan 2 and a member participant of PERS Plan 2retires from both systems at age sixty-five. If he had accrued twenty-one years of creditable service in LEOFF Plan 2, the multiple system retiree's LEOFF Plan 2 retirement allowance may be based upon either: His substituted PERS Plan 2 base salary which he earned prior to attaining retirement eligibility in LEOFF at age fifty-five; or the LEOFF Plan 2 indexed retirement allowance under RCW 41.26.530(2) using his LEOFF Plan 2 average compensation. The department will use the method which results in the largest retirement allowance.

WAC 415-113-090 What is the maximum retirement benefit that I may receive under chapter 41.54 RCW? (1) Your multiple system benefit may not exceed the highest maximum benefit which you would be permitted to receive under any one of the dual member systems from which you are retiring if all of your service had been provided in one system. See RCW 41.54.070.

(2) The department will compute your maximum multiple system benefit in the following order:

(a) Calculate the maximum benefit you could receive under each system. The department will compute your maximum benefit according to the benefit limitation provisions of each system as if you had earned your total career service and compensation in that system. In computing your maximum benefit under each system, the department will:

(i) Apply the provisions of each system governing the calculation of your average compensation in that system; and

(ii) Assume you earned all of your career service with your last employer for purposes of determining any limitations on the inclusion of leave cashouts in your average compensation.

(9/25/08)
Example 18: A multiple system retiree retires from TRS Plan 1 state employment with prior creditable PERS Plan 1 service. His PERS employer pays him an accrued sick leave cashout at termination. Because a sick leave cashout from a state agency employer is not includable as TRS earnable compensation, the department will not include the cashout in the retiree's average compensation for purposes of computing either his PERS Plan 1 or TRS Plan 1 maximum benefit.

Example 19: A multiple system retiree retires from PERS Plan 1 local government employment and receives a sick leave cashout. Because a sick leave cashout from a local government employer may be included as earnable compensation, the department will include the sick leave cashout to compute the retiree's maximum benefits under both PERS Plan 1 and TRS Plan 1.

(b) Determine your retirement allowances from each system. After computing your maximum benefit, the department will determine the retirement allowances to which you are entitled from each system under chapter 41.54 RCW before making any reduction under RCW 41.54.070. If applicable, the department will then reduce the amount of your retirement allowances provided by either of the dual member systems for:

(i) Your status as a nonmember participant of WSPRS Plan 1 or 2 pursuant to RCW 43.43.280(2); or
(ii) Your choice to retire early under RCW 41.40.630 (2) or (3), 41.40.820 (2) or (3), 41.37.210(3), 41.35.420 (2) or (3), 41.35.680 (2) or (3), 41.32.765 (2) or (3), 41.32.875 (2) or (3), and 41.26.430 (2) or (3).

(c) Compute your total multiple system benefit. Upon computing your retirement allowances from each system and making any applicable reductions under (b) of this subsection, the department will add the systems' allowances to compute your total multiple system benefit.

(d) Compare your total multiple system benefit with your maximum benefit and, if necessary, proportionately reduce your retirement allowances. The department will then compare your total multiple system benefit with your maximum benefit calculated in (a) of this subsection. If your total multiple system benefit exceeds your maximum benefit, the department will proportionately reduce your retirement allowances provided by each system as follows:

(i) Calculate what proportion your total multiple system benefit is provided by each system separately; and
(ii) Proportionately reduce the benefit provided by each system to account for the excess of your total multiple system benefit over your maximum benefit.

Example 20: A person with twenty-nine years of prior service in TRS Plan 1 and one year of subsequent service in PERS Plan 2 retires from both systems at age sixty-five. The retiree's TRS Plan 1 average compensation is thirty thousand dollars. The TRS Plan 1 maximum benefit is sixty percent of average compensation. The retiree's maximum TRS benefit is eighteen thousand dollars or one thousand five hundred dollars per month. The retiree's PERS Plan 2 average compensation is twenty-eight thousand dollars. The retiree's maximum PERS 2 benefit is sixteen thousand eight hundred dollars or one thousand four hundred dollars per month. The retiree's maximum benefit is the higher of the two amounts, one thousand five hundred dollars per month.

Assume the retiree's accrued service is such that her actual TRS Plan 1 monthly benefit is one thousand four hundred fifty dollars and her PERS Plan 2 monthly benefit is one hundred dollars. The retiree's total multiple system benefit is the sum of her TRS Plan 1 and PERS Plan 2 benefits, or one thousand five hundred fifty dollars. Because the retiree's total multiple system benefit exceeds her maximum benefit by fifty dollars, the department would proportionately reduce her TRS Plan 1 and PERS Plan 2 benefits. Her TRS Plan 1 benefit is 29/30 of her total service or ninety-seven percent, and her PERS Plan 2 benefit is 1/30 of total service, or three percent. The department would reduce her TRS Plan 1 benefit by ninety-seven percent of the overage, or forty-eight dollars and fifty cents (50 x.97) and her PERS Plan 2 benefit by three percent of the overage, or one dollar and fifty cents (50 x.03).

(3) If you select a benefit payment option, the department will reduce your multiple system benefit to account as appropriate. After making any applicable maximum benefit reductions, the department will further reduce your benefit if you choose:

(a) To withdraw your accumulated contributions at the time you retire from TRS Plan 1;
(b) A survivor benefit option; or
(c) A cost-of-living adjustment (COLA) option.

(4) Defined terms used. Definitions for the following terms used in this section may be found in the sections listed.

(a) "Average compensation" - WAC 415-113-030.
(b) "Dual member" - RCW 41.54.010(4), WAC 415-113-041.
(c) "Dual member system" - WAC 415-113-030.
(d) "First class city system" - WAC 415-113-030.
(e) "Member participant" - WAC 415-113-030.
(f) "Multiple system benefit" - WAC 415-113-030.
(g) "Multiple system retiree" - WAC 415-113-030.
(h) "Nonmember participant" - WAC 415-113-030.
WAC 415-113-100 Am I eligible for a lump sum retirement allowance? (1) If you retire with a multiple system benefit and one of your retirement allowances is less than fifty dollars per month, you may receive a lump sum payment as allowed under RCW 41.54.090.

(2) Unless you are retiring from TRS Plan 1, the department will use your standard retirement allowance to determine your eligibility for lump sum cashouts under RCW 41.54.090.

(3) If you are retiring from TRS Plan 1, the department will use your maximum retirement allowance under TRS Plan 1 to determine your eligibility for lump sum cashouts under RCW 41.54.090.

(4) Defined terms used. Definitions for the following terms used in this section may be found in the sections listed: "Multiple system benefit" - WAC 415-113-030.

WAC 415-113-200 SERS and PERS concurrent employment. For the purposes of this section and pursuant to RCW 41.35.005, 41.35.010, 41.40.010, and 41.54.100, "concurrent employment" refers to simultaneous employment in an eligible SERS Plan 2 or Plan 3 position and an eligible PERS Plan 2 or Plan 3 position.

If a member has been concurrently employed at any time, this section governs the calculation of service credit, average final compensation, and retirement benefits attributable to all periods of PERS employment, SERS employment, and concurrent employment.

(1) Can I participate in SERS and PERS at the same time? Yes, you may participate in SERS and PERS at the same time when employed concurrently in a PERS eligible position and a SERS eligible position. Your SERS employer will report your SERS eligible service in SERS. Your PERS employer will report your PERS eligible service in PERS.

(2) Will the factors used to calculate my defined benefit be different because of concurrent employment in SERS and PERS? No, the department will calculate your service credit and average final compensation as if all of your employment was reported in one system. These two factors are used to calculate your defined benefit.

(3) Will the amount of my benefit be different because of concurrent employment? (a) If you are concurrently employed in SERS Plan 2 and PERS Plan 2, the amount of your benefit from SERS and PERS combined will be the same as if all of your service had been reported and you received a benefit in one system, because:

(i) SERS Plan 2 and PERS Plan 2 both use identical two-percent benefit formulas; and

(ii) Your total service credit and average final compensation will not be different than if all of your service had been reported in one system pursuant to subsection (2) of this section.

(b) If you are concurrently employed in SERS Plan 3 and PERS Plan 2, the amount of your benefit may be larger or smaller than if all of your service had been reported in one system:

(i) SERS Plan 3 uses a one-percent defined benefit formula and has a defined contribution component. You are responsible for the investment of your defined contribution component, which is subject to investment gains or losses; therefore, the dollar value of your total benefit may be greater or less than what you would have received if all of your service had been reported in one defined benefit system.

(ii) The allocation of your service credit while concurrently employed, as described in subsection (4) of this section, may also affect the dollar value of your benefit.

(4) How is my service credit granted while concurrently employed? As a concurrently employed member, you are entitled to exactly the same amount of service credit for your SERS and PERS service combined that you would have received had all of your service been reported in one system.

To calculate your service credit the department will:

(a) Combine your SERS and PERS service to determine the amount of service credit you would have earned had all of your service been reported in one system.

(b) Calculate and grant service credit in SERS based only on your reported SERS service.

(c) Calculate and grant service credit in PERS by subtracting the amount of service credit granted for SERS in (b) of this subsection from the amount of service credit calculated in (a) of this subsection that you would have earned had all of your service been reported in one system (see example 1):

(i) For any month in which you receive one month of service credit in SERS for a calendar month of employment, you will not receive any PERS service credit in that month.

(ii) The combined service credit in SERS and PERS may not exceed one month of service for a calendar month of employment.

(d) Adjust the SERS service credit at the conclusion of each school year in accordance with the provisions of RCW 41.35.180. This adjustment may cause changes in the combined SERS/PERS service credit and/or changes in the PERS service credit. (See example 2).

Example 1: Monthly computation of concurrent employment service credit.

Part-time SERS and part-time PERS.

(a) During a month, a member works 80 hours at a school district and 100 hours at a county. If all of the service had been reported in one system, the maximum the member could have earned is one service credit for that month. The member will be granted .5 service credit in SERS based on the 80 hours of service reported in SERS and will receive .5 service credit in PERS based on subtracting
the .50 service credit in SERS from the maximum of 1.00 service credit.

(b) During a month, a member works 65 hours at a school district and 30 hours at a county. If all of the service had been reported in one system, the maximum the member could have earned is one service credit for that month. The member will be granted .25 service credit in SERS based on the 65 hours of service reported in SERS and will receive .75 service credit in PERS based on subtracting the .25 service credit in SERS from the maximum of 1.00 service credit.

**Full-time SERS and part-time PERS.**
During a month, a member works 172 hours for an educational service district and works 30 hours for a state agency. If all of the service had been reported in one system, the maximum the member could have earned is one service credit for that month. The member will be granted one month of service credit in SERS based on the 172 hours of service reported in SERS and will receive 0.0 service credit in PERS (even though they worked 30 hours) based on subtracting the 1.00 service credit in SERS from the maximum of 1.00 service credit.

**Part-time SERS and full-time PERS.**
During a month, a member works 40 hours for a school district and 180 hours for a city. If all of the service had been reported in one system, the maximum the member could have earned is one service credit for that month. The member will be granted .25 service credit in SERS based on the 40 hours of service reported in SERS and will receive .75 service credit in PERS based on subtracting the .25 service credit in SERS from the maximum of 1.00 service credit.

**Example 2: Application of the educational service credit rules and the effects on concurrent employment service credit computation.**
During September, October, and November a member works 60 hours, 30 hours, and 70 hours in SERS and works 90 hours, 30 hours, and 60 hours in PERS, respectively. Based on these hours, the member would have been granted .25, .25, and .50 service credits in SERS and .75, 0.0, and .50 in PERS. The member's service credit calculated on a monthly basis through November is shown in Table 1 below.

At the end of the school year, the educational service credit rules (RCW 41.35.180) are applied. The application of these rules may cause one or more months of SERS service credit to change. A change in the SERS service credit for any given month may cause the combined SERS/PERS service credit to change. See Table 2, second line. The PERS service credit would then need to be recalculated for any month that the SERS service credit changed.
The members service for the entire school year is shown in Table 2 below. Applying the educational service credit rules, the member is now entitled to six service credit months in SERS for the school year (.50 in each month of September through August) based on working a total of 750 hours for the year. Thus, the service credit in September would be changed to .50 service credit in SERS and .50 credit in PERS. The service credit in October would be changed to .50 service credit in SERS and would remain at 0.0 service credit in PERS. November's service credit calculation is not affected by the application of the educational service credit rules.
Table 1: Month by Month Determination

<table>
<thead>
<tr>
<th>HOURS</th>
<th>SERVICE CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Combined PERS/SERS</td>
</tr>
<tr>
<td>Sept</td>
<td>150</td>
</tr>
<tr>
<td>Oct</td>
<td>60</td>
</tr>
<tr>
<td>Nov</td>
<td>130</td>
</tr>
</tbody>
</table>

Table 2: After RCW 41.35.180 Adjustment

<table>
<thead>
<tr>
<th>HOURS</th>
<th>SERVICE CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Combined PERS/SERS</td>
</tr>
<tr>
<td>Sept</td>
<td>150</td>
</tr>
<tr>
<td>Oct</td>
<td>60</td>
</tr>
<tr>
<td>Nov</td>
<td>130</td>
</tr>
<tr>
<td>Dec</td>
<td>120</td>
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<td>Jun</td>
<td>130</td>
</tr>
<tr>
<td>Jul</td>
<td>80</td>
</tr>
<tr>
<td>Aug</td>
<td>120</td>
</tr>
</tbody>
</table>

(5) How is my average final compensation calculated if I have been concurrently employed? Your average final compensation will be calculated by combining all compensation earnable and service credit from all periods of SERS employment, PERS employment, and concurrent employment and then determining your highest consecutive sixty service credit months prior to your retirement, termination, or death. If an authorized leave occurs during the highest consecutive sixty service credit months, amounts earned during the period of leave will not be used in the calculation of average final compensation, except under RCW 41.40.710(2), 41.35.470(2) or 41.35.650(2).

(6) How is my defined benefit in each system calculated? A retirement allowance will be calculated using the appropriate formula for each system and plan as described in chapters 41.40 and 41.35 RCW, except that:

(a) The PERS service credit granted under subsection (4) of this section will be used in the PERS calculation and the SERS service credit granted under subsection (4) of this section will be used in the SERS calculation; and

(b) The average final compensation calculated under subsection (5) of this section will be used as the average final compensation for both PERS and SERS.

[Statutory Authority: RCW 41.50.050(5), chapters 41.32, 41.34, 41.35, 41.40, and 41.50 RCW. WSR 02-03-120, § 415-113-200, filed 1/23/02, effective 3/1/02. Statutory Authority: Chapters 41.32, 41.34, 41.35, 41.50 RCW. WSR 01-01-059, § 415-113-200, filed 12/12/00, effective 1/12/01.]