

FAQs

The 15 Most Frequently Asked Questions of the Public Employees' Retirement System of Mississippi

1. When can I retire?

Eligibility for retirement is based on your retirement tier. Each tier has its own required vesting period, required years of service for eligibility, retirement formulas, Partial Lump Sum Option (PLSO) eligibility, and non-duty-related-disability plan.

[See PERS Member Handbook, page 25 - Retirement Tiers.](#)

2. How do I begin the retirement process?

Active members (currently contributing to PERS through covered employment) who want to apply for retirement benefits should complete sections 1 through 4 of [Form 9A SRVC, Pre-Application for Service Retirement Benefits](#), then forward the form to their employer to complete Section 5. Once all sections are complete, the completed form should be submitted to PERS.

Inactive members (no longer contributing to PERS) should contact PERS about applying for retirement benefits.

3. How is my retirement date determined?

Your retirement date will be no earlier than the first day of the month following your termination from employment with all PERS-covered agencies and receipt of your completed retirement application.

4. Do I have to visit PERS in Jackson or meet with a counselor in person to apply for retirement?

No. Completed documents may be mailed to 429 Mississippi Street, Jackson, MS 39201 or faxed to PERS directly to 601-359-6707. PERS also offers counseling sessions with a retirement counselor by telephone or virtually using Microsoft Teams.

5. Can I apply for Disability Retirement?

PERS offers two types of disability retirement benefits: non-duty-related and duty-related.

[See PERS Disability Retirement Guide.](#)

6. Can I work for a PERS-covered employer and still receive my retirement check from PERS?

State law limits reemployment options for PERS retirees. Please see Guide for PERS Retirees Returning to Covered Service or PERS Regulation 34, *Reemployment for Retirement*.

[See Guide for PERS Retirees Returning to Covered Service.](#)

[See PERS Regulation 34, Reemployment for Retirement.](#)

7. Can I change my retirement option after I retire?

An option change is only allowed for the following scenarios:

- A retiree who selected Option 2, Option 4, or Option 4A may change to the Maximum Retirement Allowance Option if the designated beneficiary predeceases the retiree or if the retiree divorces the designated beneficiary.
- A retiree who selected the Maximum Retirement Allowance Option or Option 1 may change to Option 2, Option 4, or Option 4A to provide beneficiary protection to a new spouse if married after the retiree selected the Maximum Retirement Allowance Option or Option 1. The retiree must apply for this provision within one year of the date of the marriage.

8. What happens if my beneficiary dies before I do?

You will need to file with PERS an amended [Form 1B, Beneficiary Designation](#). If you are a retiree and selected Option 2, Option 4, or Option 4A, you may change to the Maximum Retirement Allowance Option. To do this, you will need to submit a [Form R, Application for Recalculation of Benefits](#).

9. What is an Advanced Application and when can I submit this application to PERS?

An *Advanced Application* allows you to pre-select any benefit option for which you are eligible and designate beneficiaries should you die before you retire. [Form 16, Advanced Application](#), can be submitted once you are eligible for retirement.

10. Should I attend a retirement seminar? And if so, which seminar should I attend?

PERS offers three seminars: Early Career/New Employees Seminars, Pre-Retirement Full-Day Seminars, and Focus Sessions.

If you are just beginning your career in Mississippi state government, you should attend the Early Career/New Employees Seminar. If you are mid-career or up to two years within retirement eligibility, you should attend the Pre-Retirement Full-Day Seminar, and if you are seriously considering retirement within the next few years, you should attend a Focus Session.

[See the Retirement Education page on the PERS website for dates and times.](#)

11. What deductions are withheld from my retirement check?

Federal taxes and insurance premiums from certain PERS- and employer-sponsored (health and life) insurance coverages you select are withheld from your retirement check. PERS retirement is not subject to Mississippi state tax.

12. How can I get a balance letter of my account or a letter verifying my retirement benefits?

You may request this information by calling 800-444-7377, emailing customerservice@pers.ms.gov, or mailing the request to 429 Mississippi St, Jackson, MS 39201. Once the request is received, we will mail the information to the current address on file at PERS.

13. May I borrow or withdraw from my retirement account?

No. You cannot receive loans, partial refunds, or hardship withdrawals of your retirement account. However, upon termination from employment, you may apply for a full refund of your contributions.

14. What can I do with my PERS account if I leave my job but am not eligible to retire?

You may leave your contributions with PERS (as you may qualify for benefits if you are already vested or as you may return to another PERS-covered agency in the future). You also have the option to refund your contributions. If you decide to take a refund of your contributions, all rights and future benefits are forfeited.

15. How do I refund from PERS?

If you are no longer actively employed at a PERS-covered agency, you may complete a [Form 5, Member Refund Application](#), if you decide to refund your contributions.

[See PERS Member Handbook, page 14 - Refunding Your Contributions.](#)