

COMBINED SERVICE ANNUITY

**Combining TRA Service
with Service from Another
MN Public Pension Fund**

COMBINED SERVICE ANNUITY (CSA)

If you have at least one-half year of service credit with one or more of the Minnesota public pension funds , you may be eligible to apply for a Combined Service Annuity (CSA) upon retirement.

COMBINED SERVICE ANNUITY (CSA)

○ Benefits

- Meet vesting requirements since all service is “combined”
- Reach 30 years of service or Rule of 90 (early retirement eligibility)
- The same average salary, based on the highest five consecutive years, is used in all benefit calculations.

COMBINED SERVICE ANNUITY (CSA)

- Request estimates from TRA; we will request other fund(s) send you an estimate, as well.
- Apply for a benefit from each fund separately.
- Each fund pays a benefit for the portion of service you have with that fund.
- Receive monthly payment from each fund(s)

MINNESOTA PUBLIC PENSION FUNDS

- **Teachers Retirement Association (TRA)** **800-657-3669**
- **Minnesota State Retirement System (MSRS)** **800-657-5757**
- **Public Employees Retirement Association (PERA)** **800-652-9026**
- **St. Paul Teachers Retirement Fund Association (STPRFA)** **651-645-2550**
- **Duluth Teachers Retirement Fund Association (DTRFA)** **218-722-2894**

CONTACT INFORMATION

Teachers Retirement Association

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800-657-3669

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