

Instructions to member

- 1) **Complete** Parts 1 through 4, below. Be sure to attach a copy of your DOE Ch. 74 license/approval card, if available.
 - 2) **Contact** the payroll or business officer of ONE or, if necessary, TWO school districts, as described in Part 3. Ask him or her to complete Part 5a and/or 5b and return the form to you.
 - 3) **Send** your completed form to our main office (address above).
- If you have any questions, please contact a Member Services representative in our main office.

M T R S U S E O N L Y

MS

1 Member information

Social Security no. XXX-XX-XXXX ... _____ MTRS member number, if known _____

Name First _____ MI _____ Last _____

Sex Male Female Former/maiden name, if applicable _____

Home address _____

..... City _____ State _____ ZIP _____

Home phone (_____) _____ E-mail _____

2 Massachusetts Department of Education (DOE) license/approval information

DOE Ch. 74 license/approval number _____ Date of licensure/approval mm/dd/yyyy _____

To facilitate processing, please attach a copy of your DOE Ch. 74 license/approval card, if available. Copy attached? Yes No

To the best of your knowledge, approximately when did you render the trade service upon which your Chapter 74 license/approval was based? From mm/yyyy _____ To mm/yyyy _____

3 Your Massachusetts service and contributory retirement system history

a) Please provide the following data for the school district in which you began working in a Ch. 74-approved vocational technical education program:

Employment start date mm/dd/yyyy	Name of MA school district THIS DISTRICT TO COMPLETE PART 5a ON PAGE 2	Chapter 74-approved program (e.g., Automotive Technology)	Position title and subject area (e.g., teacher of electronics)

b) Since your employment start date with the school district named in 3a, above, have you ever left Massachusetts public teaching service and taken a refund of your MTRS account?

- No** (Skip to Part 4; do not complete the rest of Part 3b. Please ask the payroll officer of the district you named in Part 3a to complete BOTH Parts 5a and 5b on page 2 of this application.)
- Yes** (Please complete the rest of Part 3b. Please ask the payroll officer of the district you name in Part 3b to complete Part 5b on page 2 of this application.)

Please provide the following data for the school district in which you worked when you most recently established continuous membership service in either the Massachusetts Teachers' Retirement System, or the Boston Retirement System as a teacher (in other words, the Massachusetts or Boston public school district that you worked for AFTER you most recently took a refund of your MTRS account).

Employment start date mm/dd/yyyy	Name of MA school district THIS DISTRICT TO COMPLETE PART 5b ON PAGE 2	Position title and subject area (e.g., teacher of electronics)

4 Your statement and signature

Please confirm my eligibility to purchase my vocational work experience (voc-exp) service. I understand that if I wish to purchase this service: I must be a member in service (actively teaching; receiving Workers' Compensation for total incapacity; on a sick leave; on a paid leave; or, on an authorized unpaid leave of less than one year); **once the MTRS issues an invoice for my voc-exp service, I will have 180 days EITHER to pay the full service purchase amount OR to sign up for an installment payment plan with the MTRS;** I will have to pay the total amount due by my date of retirement from the MTRS. I hereby certify under the penalties of perjury that the information I have provided here is true to the best of my knowledge.

Signature _____ Date _____

If you anticipate retiring **within the next six months**, please indicate the approximate date:

SEE PAGE 2 FOR PART 5, WHICH MUST BE COMPLETED!

Name of applicant: _____

Social Security number: _____

5a Ch. 74-approved program verification [to be completed by payroll officer of MTRS school district named in Part 3a on page 1]

Instructions to the current payroll officer of the Massachusetts public school district in which the applicant began working in a Chapter 74-approved vocational technical education program: Please verify that the applicant was employed in your school district as indicated in Part 3a on the front of this form. If the applicant has answered "No" to the first question in Part 3b, please also complete Part 5b, below, and then return this form directly to the applicant. Thank you!

Start date of applicant's employment in a Ch. 74-approved vocational technical education program with your school district mm/dd/yyyy

Name of that Ch. 74-approved program (per DOE list)

Applicant's position title and subject area on above date

I certify that the information I have provided in this form is true and accurate to the best of my knowledge.

Signature Date

Name (please print)

Title

School district or agency

Phone Fax

E-mail

5b Salary verification [to be completed by payroll officer of MTRS (or Boston) school district named in Part 3b on page 1]

Instructions to the current payroll officer of the Massachusetts (or Boston) public school district from which the applicant established his or her most recent continuous membership in the MTRS, or the Boston Retirement System as a teacher: Please:

- 1) **Verify** that the applicant was employed in your school district as a teacher as indicated in Part 3b on page 1 of this form.
- 2) **Report** the annual salary paid to the applicant during his or her first year of membership service with your school district.
The applicant's salary verification must be submitted on this form. Please do NOT submit contracts or additional documentation.
- 3) **Return** the completed form directly to the applicant. Thank you!

Start date of applicant's service with your school district in a position subject to membership in the MTRS or the Boston Retirement System . . . mm/dd/yyyy

Applicant's position title on above date

Annual contract rate \$ Check one Full-time Part-time (____%)

I certify that the information I have provided in this form is true and accurate to the best of my knowledge.

Signature Date

If you also completed Part 5a above, please check this box and do not duplicate your contact information, below. Thank you!

Name (please print)

Title

School district or agency

Phone Fax

E-mail

Members of the Board

Jeff Wulfson
*Chairman,
 Designee of the
 Commissioner of Education*

Timothy P. Cahill
State Treasurer

A. Joseph DeNucci
State Auditor

John A. M. Dow, Jr.

Karen A. Mitchell

Linda M. Ruberto

Ellen T. Hargraves

Executive Director

Joan Schloss

Re: Purchasing Vocational Work Experience (Voc-Exp) Service Credit

Dear Member,

As of December 14, 2005, MTRS members certified under Chapter 74 may be eligible to purchase up to three years of prior employment in their field as creditable service toward the calculation of retirement benefits [M.G.L. c. 32, §4(1)(h^{1/2})]. To determine whether you may be eligible to purchase this type of service, please answer the following questions:

<p>1) Are you—or were you previously—licensed/approved as a vocational technical educator under M.G.L. c. 74?.....</p>	<p>Yes</p>	<p>No</p>
<p>2) Are you—or were you previously—employed in a Chapter 74-approved vocational technical education program? <i>(For a list of Chapter 74-approved vocational technical education programs, see our web site at mass.gov/mtrs.)</i></p>	<p>Yes</p>	<p>No</p>
<p>3) Do you have at least ten years of “membership” creditable service in a Massachusetts public retirement system now, or will you have accumulated at least ten years of “membership” creditable service by the time you wish to purchase your voc-exp service?.....</p> <p>Note: “Membership” creditable service is that which required your membership in one of the Commonwealth’s 105 state or local retirement systems and during which you contributed to that system via payroll deduction. If “no,” then you are not eligible to purchase your voc-exp service at this time; however, you may apply to purchase this service in the future, when you do meet this requirement.</p>	<p>Yes</p>	<p>No</p>
<p>4) At the time of your application to purchase service, will you be a “member in service” of the MTRS?.....</p> <p>In general, a “member in service” is someone who is: actively teaching; receiving Workers’ Compensation for total incapacity; on a sick leave; on a paid leave; or, on an authorized unpaid leave of less than one year. If you have any questions about whether you are a “member in service,” please contact us.</p>	<p>Yes</p>	<p>No</p>

If you answered...

- **“Yes” to ALL** of these questions, you may be eligible to purchase up to three years of creditable service for your prior experience in your field. Please review the information in this form. If you wish to apply to purchase this creditable service, please be sure to complete and return your application at least six months before your date of retirement. If you are retiring within six months, be sure to list your intended retirement date in the box at the lower right of page 1 of the application. Service cannot be purchased after the effective date of your retirement.
- **“No”** to any of these questions, we are sorry, but you are **NOT** eligible to purchase this type of creditable service.

If you have any questions, please contact a Member Services representative in either our main or Springfield office. We look forward to helping you through the service purchase process!

Sincerely,


 JOAN SCHLOSS, *Executive Director*

Q&A: Purchasing Voc-Exp Service

Are there any other requirements or restrictions I should know about?

Yes, you should be aware of the following:

- This legislation applies only to members in service who have worked in a Chapter 74-approved vocational technical education program and have held the required license/approval under M.G.L. c. 74.
- If you do not have ten years of “membership” service with a Massachusetts public retirement system now, you may apply to purchase this service in the future, when you do meet this requirement.
- If you apply to purchase your eligible voc-exp service, and we provide you with an invoice, **within 180 days of receipt of your invoice**, you must EITHER make full payment for your service purchase OR sign up for our installment payment plan. **IF YOU DO NOT PURCHASE YOUR SERVICE OR SIGN UP FOR OUR INSTALLMENT PAYMENT PLAN WITHIN 180 DAYS OF THE MAILING DATE OF YOUR INVOICE, YOU WILL NOT BE ABLE TO PURCHASE THIS SERVICE AT A LATER DATE.**

How can I determine if it makes financial sense for me to purchase all—or just a portion—of my voc-exp time?

Depending on how much creditable service you will have at the time of retirement, purchasing your voc-exp service credit may or may not make financial sense for you. Please be aware that a retirement allowance can be no higher than 80 percent of the average of your three highest consecutive years’ salaries, and a service purchase, once made, cannot be refunded. So, before you decide to purchase this service, or decide how much to purchase, please consider whether you expect to be at or near the 80 percent maximum at the time of your retirement *without* this purchase.

* IMPORTANT REMINDER *

IF YOU DO NOT **EITHER**
PURCHASE YOUR SERVICE **OR**
SIGN UP FOR OUR INSTALLMENT
PAYMENT PLAN
WITHIN 180 DAYS OF THE
MAILING DATE OF YOUR
INVOICE,

YOU WILL **NOT** BE ABLE TO PURCHASE
THIS SERVICE AT A LATER DATE.

I have determined that I am eligible to apply for credit for my voc-exp service. What do I need to do now?

The process is simple. You need to:

- 1) **Complete** the front of the attached application form. If you have your DOE vocational technical education license/approval card, please make a photocopy for attaching to your form.
- 2) **Contact** the payroll or business office of one or both of the following Massachusetts public school districts, if different (see shaded box, below):
 - a) the Massachusetts public school district *in which you began working in a Chapter 74-approved vocational technical education program* (the district named in Part 3a on page 1 of your form).
 - b) if you have ever taken a refund of your MTRS account since your employment with the above district, the Massachusetts public school district *for which you worked when you most recently established continuous membership service in the Massachusetts Teachers’ Retirement System, or the Boston Retirement System as a teacher* (the district named in Part 3b on page 1 of your form).

In both cases, explain that, for purposes of potentially purchasing your voc-exp service, you need confirmation of your starting date and salary, and that you would like to have the payroll or business officer complete Part 5a or Part 5b of your application. Ask each person to complete the appropriate section and then return the form to you.

Note: If you have not taken a refund of your MTRS account since your employment with the school district in which you began working in a Chapter 74-approved program, please ask the payroll or business officer of that district to complete **both** Parts 5a and 5b.

- 3) **Make** a copy of your completed application and DOE license/approval card for your records.
- 4) **Submit** your completed application and copy of your DOE license/approval card to: MTRS, One Charles Park, Cambridge, MA 02142-1206.

What happens after I return my completed application?

After we receive your completed application, we will review your application, verify your eligibility with DOE, determine how much service you may purchase, calculate your cost and send you an invoice. Along with your invoice, you will receive information regarding how you may pay for your purchase.

How is the cost of my service purchase calculated?

For each year purchased, you must pay an amount equal to 10 percent of the annual salary you received for the position in which you most recently entered membership in the MTRS or the Boston Retirement System as a teacher, multiplied by the number of years (and partial years) you wish to purchase, plus buyback interest (currently, 4.125 percent).