# Application for Reinstatement to Service from Superannuation/Termination Retirement



**PURSUANT TO** ▸ **G.L. c. 32, § 105** **FORM EFFECTIVE DATES** ▸ **JULY 1, 2026 - JUNE 30, 2027**

**RETIREMENT BOARD INFORMATION**

**INSTRUCTIONS Member**

- **Reinstatement Date, Entry Date, Earliest Date, and Amounts are estimates. Final dates and amounts are dependent on the date that this form is signed.**
- **The Entry Date** is the earlier of Date of Waiver or Reinstatement Date. It is used to determine the Contribution Rate.
- **The Earliest Date** a member can retire after reinstatement and receive credit for Reinstatement Service is 5 years after the Reinstatement Date.
- **The Rate of Return** is the Actuarial Assumed Rate of Return from most recent actuarial valuation

**Repayment**

- **Contribution Rates, Interest Factors,** and **Interest Adjustment Factors** can be found on the page 3 tables.

**MEMBER**

- *Completed by the retirement board*
- *Reviewed by the member*

Member's Last Name ______ First ______ M.I. ______ Social Security # ___ - ___ - ___ Birth Date ___ / ___ / ___

Retirement Date ___ / ___ / ___ Retirement Type ☐ §5 ☐ §10 Waiver Date ___ / ___ / ___ Reinstatement Date ___ / ___ / ___ Entry Date ___ / ___ / ___

Earliest Date ___ / ___ / ___ Rate of Return ______ % Reinstatement Contribution Rate ______ %

**REPAYMENT**

| Year | (A) Retirement Benefit Paid | (B) Interest Factor | (A) x (B) Amount to be Repaid |
|---|---|---|---|
| 2012 | | | |
| 2013 | | | |
| 2014 | | | |
| 2015 | | | |
| 2016 | | | |
| 2017 | | | |
| 2018 | | | |
| 2019 | | | |
| 2020 | | | |
| 2021 | | | |
| 2022 | | | |
| 2023 | | | |
| 2024 | | | |
| 2025 | | | |
| 2026 | | | |

| | | | |
|---|---|---|---|
| | (C) | **Subtotal** | |
| | | **Month of Reinstatement** | |
| | (D) | **Interest Adjustment Factor** | |
| | (C) x (D) | **Subtotal as of Repayment Date** | |
| **CONTACT PERAC** ▸ | | **Payments Received in 2027** | |
| | | **Total Amount To Be Repaid** | |

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**CONDITIONS**
▸ *To be read and signed by member*

After reviewing the above information and consulting with my retirement board, I apply to be reinstated into membership in the retirement system under the provisions of G.L. c. 32, § 105 as of the date that this form is signed (reinstatement date).

**I UNDERSTAND:**

- **My right to my superannuation/termination retirement** allowance will cease as of my reinstatement date.
- **I will be required to repay** the gross amount of superannuation/termination retirement allowance that I have received to the date of reinstatement plus buyback interest. This payment will be made by my reinstatement date or I will have entered into a signed and binding repayment agreement with my retirement board by my reinstatement date. I may be able to rollover retirement funds to make this repayment. (I may contact my tax advisor for information on relevant tax provisions.)
- **If I do not repay** the amount of allowance that I have received plus buyback interest then the reinstatement service that I earn after my reinstatement may be prorated by my retirement board at the time of my subsequent retirement.
- **My contribution rate** after reinstatement will be the contribution rate in effect on my reinstatement date or the date of the waiver of my retirement allowance, whichever is earlier, and not necessarily the contribution rate that I paid when I last retired.
- **I may purchase creditable service** for eligible public employment that took place after my retirement and before my reinstatement (I may contact my retirement board for information on cost and my payment options for this buyback.)
- **I must work five years of full-time employment** after my reinstatement date in order to receive any increased benefits under G.L. c. 32, § 105.

**MEMBER'S SIGNATURE**
▸ *Date signed is reinstatement date*

Name of Member

/ /
Date

Signature of Member

**CONTRIBUTION RATES**

| | |
|---|---|
| Prior to January 1, 1975: | 5% |
| January 1, 1975 – December 31, 1978: | 7% |
| January 1, 1979 – December 31, 1983: | 7% + 2% |
| January 1, 1984 – June 30, 1996: | 8% + 2% |
| July 1, 1996 – Present: | 9% + 2% |

**(B) INTEREST FACTORS**

▸ *Enter the appropriate factors for each calendar year based on the actuarial assumed rate of interest.*

| | 6.50% | 6.75% | 6.90% | 7.00% | 7.125% | 7.25% | 7.50% |
|---|---|---|---|---|---|---|---|
| **2012** | 1.56481 | 1.59154 | 1.60778 | 1.61869 | 1.63243 | 1.64628 | 1.67430 |
| **2013** | 1.51555 | 1.53958 | 1.55416 | 1.56396 | 1.57628 | 1.58869 | 1.61378 |
| **2014** | 1.46785 | 1.48931 | 1.50233 | 1.51107 | 1.52205 | 1.53311 | 1.55545 |
| **2015** | 1.42164 | 1.44069 | 1.45223 | 1.45997 | 1.46970 | 1.47948 | 1.49923 |
| **2016** | 1.37689 | 1.39365 | 1.40380 | 1.41060 | 1.41914 | 1.42773 | 1.44504 |
| **2017** | 1.33355 | 1.34815 | 1.35698 | 1.36290 | 1.37032 | 1.37778 | 1.39281 |
| **2018** | 1.29158 | 1.30414 | 1.31173 | 1.31681 | 1.32318 | 1.32959 | 1.34247 |
| **2019** | 1.25092 | 1.26156 | 1.26798 | 1.27228 | 1.27767 | 1.28307 | 1.29395 |
| **2020** | 1.21155 | 1.22037 | 1.22570 | 1.22926 | 1.23372 | 1.23819 | 1.24718 |
| **2021** | 1.17341 | 1.18053 | 1.18482 | 1.18769 | 1.19128 | 1.19488 | 1.20210 |
| **2022** | 1.13648 | 1.14199 | 1.14531 | 1.14752 | 1.15030 | 1.15308 | 1.15865 |
| **2023** | 1.10070 | 1.10471 | 1.10711 | 1.10872 | 1.11073 | 1.11274 | 1.11677 |
| **2024** | 1.06606 | 1.06864 | 1.07019 | 1.07123 | 1.07252 | 1.07381 | 1.07641 |
| **2025** | 1.03250 | 1.03375 | 1.03450 | 1.03500 | 1.03563 | 1.03625 | 1.03750 |
| **2026** | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |

**(D) INTEREST ADJUSTMENT FACTORS**

▸ *Enter the appropriate factor based on the month the repayment will be made for the appropriate actuarial assumed rate of interest.*

| | 6.50% | 6.75% | 6.90% | 7.00% | 7.125% | 7.25% | 7.50% |
|---|---|---|---|---|---|---|---|
| **Jul 2026** | 1.00271 | 1.00281 | 1.00288 | 1.00292 | 1.00297 | 1.00302 | 1.00313 |
| **Aug 2026** | 1.00542 | 1.00563 | 1.00575 | 1.00583 | 1.00594 | 1.00604 | 1.00625 |
| **Sep 2026** | 1.00813 | 1.00844 | 1.00863 | 1.00875 | 1.00891 | 1.00906 | 1.00938 |
| **Oct 2026** | 1.01083 | 1.01125 | 1.01150 | 1.01167 | 1.01188 | 1.01208 | 1.01250 |
| **Nov 2026** | 1.01354 | 1.01406 | 1.01438 | 1.01458 | 1.01484 | 1.01510 | 1.01563 |
| **Dec 2026** | 1.01625 | 1.01688 | 1.01725 | 1.01750 | 1.01781 | 1.01813 | 1.01875 |
| **Jan 2027** | 1.01896 | 1.01969 | 1.02013 | 1.02042 | 1.02078 | 1.02115 | 1.02188 |
| **Feb 2027** | 1.02167 | 1.02250 | 1.02300 | 1.02333 | 1.02375 | 1.02417 | 1.02500 |
| **Mar 2027** | 1.02438 | 1.02531 | 1.02588 | 1.02625 | 1.02672 | 1.02719 | 1.02813 |
| **Apr 2027** | 1.02708 | 1.02813 | 1.02875 | 1.02917 | 1.02969 | 1.03021 | 1.03125 |
| **May 2027** | 1.02979 | 1.03094 | 1.03163 | 1.03208 | 1.03266 | 1.03323 | 1.03438 |
| **Jun 2027** | 1.03250 | 1.03375 | 1.03450 | 1.03500 | 1.03563 | 1.03625 | 1.03750 |