

Application for Reinstatement to Service from Superannuation/Termination Retirement

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PURSUANT TO ▶ G.L. c. 32, § 105

FORM EFFECTIVE DATES ▶ JULY 1, 2025 - JUNE 30, 2026

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
/ /	\$5	\$10	/ /	/ /	/ /	/ /
Retirement Date	Retirement Type	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
2011			
2012			
2013			
2014			
2015			
2016			
2017			
2018			
2019			
2020			
2021			
2022			
2023			
2024			
2025			
(C) Subtotal		Month of Reinstatement	
(D) Interest Adjustment Factor			
(C) x (D) Subtotal as of Repayment Date			
CONTACT PERAC ▶		Payments Received in 2026	
		Total Amount To Be Repaid	



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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%
2011		1.56481	1.59154	1.60778	1.61869	1.63243	1.64628	1.67430
2012		1.51555	1.53958	1.55416	1.56396	1.57628	1.58869	1.61378
2013		1.46785	1.48931	1.50233	1.51107	1.52205	1.53311	1.55545
2014		1.42164	1.44069	1.45223	1.45997	1.46970	1.47948	1.49923
2015		1.37689	1.39365	1.40380	1.41060	1.41914	1.42773	1.44504
2016		1.33355	1.34815	1.35698	1.36290	1.37032	1.37778	1.39281
2017		1.29158	1.30414	1.31173	1.31681	1.32318	1.32959	1.34247
2018		1.25092	1.26156	1.26798	1.27228	1.27767	1.28307	1.29395
2019		1.21155	1.22037	1.22570	1.22926	1.23372	1.23819	1.24718
2020		1.17341	1.18053	1.18482	1.18769	1.19128	1.19488	1.20210
2021		1.13648	1.14199	1.14531	1.14752	1.15030	1.15308	1.15865
2022		1.10070	1.10471	1.10711	1.10872	1.11073	1.11274	1.11677
2023		1.06606	1.06864	1.07019	1.07123	1.07252	1.07381	1.07641
2024		1.03250	1.03375	1.03450	1.03500	1.03563	1.03625	1.03750
2025		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 2025		1.00271	1.00281	1.00288	1.00292	1.00297	1.00302	1.00313
Aug 2025		1.00542	1.00563	1.00575	1.00583	1.00594	1.00604	1.00625
Sep 2025		1.00813	1.00844	1.00863	1.00875	1.00891	1.00906	1.00938
Oct 2025		1.01083	1.01125	1.01150	1.01167	1.01188	1.01208	1.01250
Nov 2025		1.01354	1.01406	1.01438	1.01458	1.01484	1.01510	1.01563
Dec 2025		1.01625	1.01688	1.01725	1.01750	1.01781	1.01813	1.01875
Jan 2026		1.01896	1.01969	1.02013	1.02042	1.02078	1.02115	1.02188
Feb 2026		1.02167	1.02250	1.02300	1.02333	1.02375	1.02417	1.02500
Mar 2026		1.02438	1.02531	1.02588	1.02625	1.02672	1.02719	1.02813
Apr 2026		1.02708	1.02813	1.02875	1.02917	1.02969	1.03021	1.03125
May 2026		1.02979	1.03094	1.03163	1.03208	1.03266	1.03323	1.03438
Jun 2026		1.03250	1.03375	1.03450	1.03500	1.03563	1.03625	1.03750