



TOWN OF NEEDHAM
CONTRIBUTORY RETIREMENT SYSTEM
1471 HIGHLAND AVENUE
NEEDHAM, MASSACHUSETTS 02492-2605



Board:

Evelyn M. Poness, Madam Chairman
Sandra J. Cincotta
John P. Krawiecki
Robert P. Mearls
Robert H. Papetti

Staff:

Jacob Cole, Administrator
Elizabeth Milch, Specialist
Martin Feeney, Accounting Specialist

Contact Information:

Ph. (781) 455-7500 x232
Ph. (781) 455-7500 x231

Dear Member,

Congratulations on your employment! We look forward to serving your retirement needs throughout your career in Needham.

The Needham Retirement Board and System operates in accordance with Massachusetts General Laws, most notably, Chapter 32. Membership in the Retirement System is mandatory for all employees who are permanently employed for twenty or more hours per week.

We ask the enclosed forms be returned within the first two weeks of your start date. Along with the forms, we will also need copies of at least 2 forms of valid identification: license, birth certificate, passport, DD214, etc.

Forms can be emailed, mailed or dropped off in person. Should you have any questions, or are in need of assistance in completing the enclosed forms, please contact me.

Elizabeth Milch, Specialist
emilch@needhamma.gov
781-455-7500 x232

Sincerely,

Elizabeth Milch
The Needham Contributory Retirement System

Honor | Truth | Integrity | Service

Every effort is, and will always be made to be compliant, ethical, professional and a good steward of the funds of the fine men and women that serve, and have served Needham—past, present and future.
— Jacob P. Cole, Administrator

NEEDHAM CONTRIBUTORY RETIREMENT SYSTEM

The Needham Retirement Board operates in accordance with the provisions of Chapter 32 of the Massachusetts General Laws.

Membership in the retirement system is mandatory for all employees who are permanently employed for twenty or more hours per week. Membership is optional for elected officials. Members who have retirement deductions do not have Social Security taxes withheld.

Enrollment is accomplished by filling out an enrollment form, producing a copy of your birth certificate or passport, and providing the board with a copy of your DD214 if you are a veteran.

There are three Group classifications within the system, based on type of classification. Group 1 members are officials and general clerical, administrative and technical workers, laborers, mechanics and all others not assigned to a particular group. Group 2 includes licensed electricians. Group 4 consists of firefighters and police officers.

Employees joining the system on or after July 1, 1996 contribute 9% of their gross regular compensation before Federal taxes are deducted.

Those who become a member and earn over \$30,000 per year are subject to an additional 2% deduction of earnings over \$30,000. This is determined on a weekly basis. The additional 2% will be taken, even if the annual salary falls below \$30,000.

Each member's deductions plus interest are maintained in a separate account by the retirement board. At the end of the year you will receive an annual statement showing your account balance, current year deductions and current year interest earned. The interest rate is set by the state each year to correlate to savings bank rates.

Needham's funds are fully invested with the Pension Reserve Investment Trust (PRIT). PRIT'S funds are diversified with investments in real estate, venture capital, mutual funds, stocks, bonds and more in both domestic and international markets.

The town of Needham has a defined benefit retirement plan. Your retirement allowance is based on your age at retirement, creditable service, and the average of your Three/Five consecutive high salary years.

You are eligible for retirement at any age upon completion of twenty (20) years of creditable service. You are vested in the system after ten years of creditable service and eligible to retire at age 55. You do not have to be currently working for the Town at the time of your retirement.

NOTE: Once you become vested in the retirement system, any Social Security allowance you are eligible for will be subject to modification or offset. A Social Security allowance based on your own earnings is subject to the Windfall Elimination provision. A Social Security allowance based on spousal earnings is subject to the Government Pension offset.



PUBLIC EMPLOYEE RETIREMENT ADMINISTRATION COMMISSION
FIVE MIDDLESEX AVENUE, SUITE 304 | SOMERVILLE, MA 02145

Introduction

New Member Enrollment

Form Last Revised: February, 2020

The *New Member Enrollment* Form allows a newly hired employee to apply for membership in a public retirement system. The form must be completed by any new employee regardless of his or her past employment with any governmental entity. Certain information on this form must be provided by the Payroll/Personnel Department and verified by the retirement board.

A new member must also complete the *Beneficiary Selection Form for Refund of Accumulated Deductions* and, if applicable, the *Beneficiary Selection Form (Option D)*.

New Member Enrollment

Form Last Revised: February, 2020

2

Retirement Board: Please enter your retirement board information here.

Name of Retirement Board:			
Address:			
City/Town:		Zip Code:	
Telephone:		Fax:	

Employee Information

Employee Last Name:		First Name:		M.I.:	
Social Security # (Entire #):		Phone #:		Sex:	
Street Address:					
City/Town:		State:		Zip Code:	
Birth/Former Name (if different)			Email:		
Date of Birth*:		Marital Status:	☐ Single	☐ Married	☐ Widowed ☐ Divorced*
Spouse's Name:		Spouse's DOB:		# of Children:	

Your Retirement Board will request a copy of birth records, military discharge papers and other pertinent data.

*If Divorced and you have a Qualified Domestic Relations Order (QDRO), please attach a copy.

Current/Prior Retirement System Membership

List prior or current public retirement system membership:

Are you retired from any other Massachusetts public retirement system? ☐ YES ☐ NO

Were you ever a member of any other Massachusetts public retirement system? ☐ YES ☐ NO

List prior or current public retirement system membership:

SYSTEM	DATES OF MEMBERSHIP		ARE YOUR FUNDS STILL ON DEPOSIT?	
	From:	To:		
			☐ YES	☐ NO
			☐ YES	☐ NO
			☐ YES	☐ NO

If you wish to purchase past creditable service, please ask your Retirement Board about your options.

Did you ever work for or do you currently work for the Commonwealth or one of its political subdivisions for which you were not/are not a contributing member of a retirement system? ☐ YES ☐ NO

Member Last Name:

First Name:

SSN:

Other Public Employment in Massachusetts

List prior or current public employment in Massachusetts or one of its political subdivisions (Non-membership):

EMPLOYER	DATES OF EMPLOYMENT	
	From:	To:

Veteran Status

Are you a veteran?

☐

YES

☐

NO

If **YES**, please enter dates of service and attach a copy of your military discharge papers, Forms DD-214, DD-215, DD-256, NGB 22, or NGB 22A.

DATES OF ACTIVE SERVICE	
From:	To:

I hereby authorize the Treasurer to withhold the proper percentage of my regular compensation due on each pay period and to deposit such deductions to my credit in the annuity savings fund. I understand the full amount of such deductions, with regular interest as provided by law, will be returned to me upon my written request if I terminate my service, unless I plan to accept a position which would entitle me to become a member of any other contributory retirement system in the Commonwealth or other conditions apply. In the event that I die before retiring, my named beneficiary or beneficiaries may receive survivor benefits **OR** a refund of my accumulated total deductions as allowed by law.

I sign this application under the penalties of perjury. I affirm that the information presented in this application is correct, complete and accurately presented. I understand that giving false or incomplete information may subject me to the loss of my benefits as well as civil and criminal penalties.

Applicant's Signature:

Print Employee's Name:

Employee's Signature:

Date:

Member Last Name: First Name: SSN: ***-**-

Payroll/Personnel Department

To be completed by Payroll/Personnel Department and verified by Retirement Board:

Check base rate to be deducted for retirement:

☐ 5% ☐ 7% ☐ 8% ☐ 9% ☐ Additional 2%

If 5%, 7%, or 8%, state reason:

Current Rate of Regular Compensation per Pay Period: \$

Employment Status (Check ALL that apply):

☐ Permanent ☐ Temporary ☐ Full-time ☐ Part-time ☐ 50% ☐ 75% ☐ Other:

Agency/Dept: Title/Position:

Starting Date of Present Position:

Authorized Signature: Date:

Print Name:

Retirement Board

To be completed by Retirement Board:

Membership Date:

Annual Regular Compensation: \$

% to be Deducted

Current Group Classification:

The member should also complete the *Beneficiary Selection Form (Refund)* or if applicable, the *Beneficiary Selection Form (Option D)*.



Introduction

Beneficiary Selection Form for Refund of Accumulated Deductions (If Member Dies Before Retirement)

Pursuant to Massachusetts General Laws, Chapter 32, Section 11(2)(c)

Form Last Revised: February, 2020

The *Beneficiary Selection Form for Refund of Accumulated Deductions* allows a member to select a beneficiary or beneficiaries to receive payment of accumulated deductions and other payments due a member if the member dies before retirement, as described at Massachusetts General Laws, Chapter 32, Section 11(2)(c).

The following needs to be kept in mind:

- This form must be filed with the retirement board.
- If you have designated an eligible beneficiary who is alive at the time of your death on the *Beneficiary Selection Form for Option D*, then the money in your annuity account will not be disbursed to anyone in a one-time lump-sum payment, even if you have designated them on this form.
- Any person or entity may be designated as your Refund of Accumulated Deductions beneficiary under Section 11(2)(c). You may designate multiple beneficiaries and must indicate the percentage of the annuity account that you wish each beneficiary to receive. The percentages must total 100%.
- Your selection of a beneficiary on this form also may be superseded by an eligible spouse under the provisions of Option D.
- If your personal situation changes (e.g. divorce, a domestic relations order goes into effect, your beneficiary dies), you should file a new form with your retirement board.
- If you file a new Section 11(2)(c) form with your retirement board, it will supersede any and all prior Section 11(2)(c) forms filed previously by you.
- When you sign this form, it should be witnessed by a disinterested party.
- This form becomes void upon your retirement.

Beneficiary Selection Form for Refund of Accumulated Deductions (If Member Dies Before Retirement)

Pursuant to Massachusetts General Laws, Chapter 32, Section 11(2)(c)

Form Last Revised: July, 2019

2

Retirement Board: Please enter your retirement board information here.

Name of Retirement Board:

Address:

City/Town:

Zip Code:

Telephone:

Fax:

Member's Information:

Member's Last Name

Member's First Name

Social Security # (last four)

Street Address:

City/Town:

State:

Zip Code:

Email:

Phone:

Choice of Beneficiary or Beneficiaries to Receive a Refund of Accumulated Total Deductions at Member's Death:

- Any person or entity may be a beneficiary under Massachusetts General Laws, Chapter 32, Section 11(2)(c). Give complete name and address of each beneficiary on the next page.

I, (Print Name) _____, a member of the _____ Retirement System hereby request the Retirement Board to pay any sum referred to in Massachusetts General Laws, Chapter 32, Section 11(2)(c) due at my death to the following beneficiary or beneficiaries in the proportions designated on the next pages.

Beneficiary Selection Form for Refund of Accumulated Deductions

Member Last Name:

First Name:

SSN:

***-**-_____

PRIMARY LUMP-SUM BENEFICIARY(IES)

Do NOT name any one person or entity as a beneficiary more than ONCE in this section.

Primary Lump-Sum Beneficiary Information:

Primary Lump-Sum Beneficiary Information:				% of Benefit**
Full Name: (First, MI, Last):		SSN/EIN*:		
Relationship to You:	Phone:	Date of Birth:		
Address:				
Full Name: (First, MI, Last):		SSN/EIN*:		
Relationship to You:	Phone:	Date of Birth:		
Address:				
Full Name: (First, MI, Last):		SSN/EIN*:		
Relationship to You:	Phone:	Date of Birth:		
Address:				
Full Name: (First, MI, Last):		SSN/EIN*:		
Relationship to You:	Phone:	Date of Birth:		
Address:				
Full Name: (First, MI, Last):		SSN/EIN*:		
Relationship to You:	Phone:	Date of Birth:		
Address:				

*Beneficiary's full Social Security Number (SSN) or Employer Identification Number (EIN), if an organization.

**Total must equal 100%; if no percentages are indicated, benefit will be allocated equally among lump-sum beneficiaries.

%

CONTINGENT LUMP-SUM BENEFICIARY(IES)

In the event that none of the named primary lump-sum beneficiary(ies) above, are alive, or, if an organization, still operating, as of your death.

Contingent Lump-Sum Beneficiary Information:

Contingent Lump-Sum Beneficiary Information:				% of Benefit**
Full Name: (First, MI, Last):		SSN/EIN*:		
Relationship to You:	Phone:	Date of Birth:		
Address:				
Full Name: (First, MI, Last):		SSN/EIN*:		
Relationship to You:	Phone:	Date of Birth:		
Address:				
Full Name: (First, MI, Last):		SSN/EIN*:		
Relationship to You:	Phone:	Date of Birth:		
Address:				
Full Name: (First, MI, Last):		SSN/EIN*:		
Relationship to You:	Phone:	Date of Birth:		
Address:				

*Beneficiary's full Social Security Number (SSN) or Employer Identification Number (EIN), if an organization.

**Total must equal 100%; if no percentages are indicated, benefit will be allocated equally among lump-sum beneficiaries.

%

Beneficiary Selection Form for Refund of Accumulated Deductions

Member Last Name:

First Name:

SSN:

***-**-_____

I understand that my selection may be superseded if I die with an eligible beneficiary under Option D.

I understand that I may change my beneficiary designation at any time prior to my retirement and that upon my retirement, this form becomes void.

The types of payments covered under Massachusetts General Laws, Chapter 32, Section 11(2)(c) include:

- The one-time payment of the accumulated deductions credited to a member's account in the annuity savings fund at the date of death when the member's death occurs prior to his/her retirement.
- Any amounts payable to a member at his or her death.

Member's Signature:

Print Name:

Signature:

Date:

To Be Completed By Witness (should be disinterested party):

Name (Print):

Street Address:

City/Town:

State:

Zip Code:

Signature:

Date:

The following Option D Beneficiary Form is optional and most typically used when one is married and would like to consider their spouse, as their sole beneficiary.

All beneficiary forms, or changes in address, can be updated at any time before retirement.

Please contact us for the appropriate form when a change is necessary.

The Needham Retirement System



Introduction

Beneficiary Selection Form - Option D (If Member Dies Before Retirement) Pursuant to Massachusetts General Laws, Chapter 32, Section 12(2)(d)

Form Last Revised: February, 2020

The *Beneficiary Selection Form - Option D* allows a member to select an eligible beneficiary to receive an allowance if the member dies before retirement. This is the Member Survivor allowance described at Massachusetts General Laws, Chapter 32, Section 12(2)(d) ("Option D").

The following needs to be kept in mind:

- This form must be filed with the retirement board.
- If you designate an eligible beneficiary on this form, and that beneficiary is living at the time of your death, the money in your annuity account will not be disbursed to anyone in a one-time, lump-sum payment, even if you have named them to receive such money on your *Beneficiary Selection Form for Refund of Accumulated Deductions*.
- You may name only one person as the Option D beneficiary. That one person may be your spouse, your former spouse who is not remarried at the time of your death, your child, your father, your mother, your sister or your brother.
- If you select a beneficiary other than the spouse to whom you are married at the time of your death, your selection on this form may be superseded by the eligible spouse under the provisions of Option D if you die before retirement.
- If your personal situation changes (e.g. divorce, a domestic relations order goes into effect, your beneficiary dies), you should file a new form with your retirement board.
- If you file a new Option D form with your retirement board, it will supersede any and all prior Option D forms previously filed by you.
- When you sign this form, it should be witnessed by a disinterested party.
- To cancel an Option D beneficiary designation prior to retirement, your written notice must be filed with the retirement board.
- This form becomes void upon your retirement.

Beneficiary Selection Form - Option D (If Member Dies Before Retirement)

Pursuant to Massachusetts General Laws, Chapter 32, Section 12(2)(d)

Form Last Revised: July, 2019

2

Retirement Board: Please enter your retirement board information here.

Name of Retirement Board:

Address:

City/Town:

Zip Code:

Telephone:

Fax:

Member's Information:

Member's Last Name

Member's First Name

Social Security # (last four)

Street Address:

City/Town:

State:

Zip Code:

Email:

Phone:

Choice of Option D Beneficiary

I, (Print Name) _____, a member of the _____ Retirement System, hereby nominate the beneficiary listed below, under the provisions of Massachusetts General Laws, Chapter 32, Section 12(2)(d) to receive from the retirement system a benefit equal to the Option C retirement allowance which would otherwise have been payable to me, in the event that I die before being retired.

I understand that I may change my beneficiary designation at any time prior to my retirement and that upon my retirement this form becomes void.

I understand that this choice of Option D Beneficiary can be superceded if, at my death, I have at least two years of creditable service and leave a spouse to whom I have been married for over one year and with whom I am living on the date of my death, or if living apart, doing so for justifiable cause as determined by the Retirement Board.

Beneficiary

This person is my:

☐

Parent

☐

Sibling

☐

Unmarried Former Spouse*

☐

Spouse*

☐

Child

Name of Eligible Beneficiary:

Beneficiary's Date of Birth:

(attach birth record)

Beneficiary's Social Security #:

Beneficiary's Street Address:

City/Town:

State:

Zip Code:

*If beneficiary is your spouse or former spouse, a copy of your marriage certificate is required

Member's Signature:

Print Name:

Signature:

Date:

To Be Completed By Witness (should be disinterested party):

Print Name:

Street Address:

City/Town:

State:

Zip Code:

Signature:

Date:

The following Option D Beneficiary Form is for the sole beneficiary that is not your spouse. Since your current spouse ordinarily would have the legal right to dictate to whom your funds can get paid out to in the event of your death during service, this Spousal Sign-Off Consent Version protects your son or daughter in that regard.

The Needham Retirement System



Introduction

Beneficiary Selection Form - Option D (If Member Dies Before Retirement) Pursuant to Massachusetts General Laws, Chapter 32, Section 12(2)(d)

Form Last Revised: February, 2020

The *Beneficiary Selection Form - Option D* allows a member to select an eligible beneficiary to receive an allowance if the member dies before retirement. This is the Member Survivor allowance described at Massachusetts General Laws, Chapter 32, Section 12(2)(d) ("Option D").

The following needs to be kept in mind:

- This form must be filed with the retirement board.
- If you designate an eligible beneficiary on this form, and that beneficiary is living at the time of your death, the money in your annuity account will not be disbursed to anyone in a one-time, lump-sum payment, even if you have named them to receive such money on your *Beneficiary Selection Form for Refund of Accumulated Deductions*.
- You may name only one person as the Option D beneficiary. That one person may be your spouse, your former spouse who is not remarried at the time of your death, your child, your father, your mother, your sister or your brother.
- If you select a beneficiary other than the spouse to whom you are married at the time of your death, your selection on this form may be superseded by the eligible spouse under the provisions of Option D if you die before retirement.
- If your personal situation changes (e.g. divorce, a domestic relations order goes into effect, your beneficiary dies), you should file a new form with your retirement board.
- If you file a new Option D form with your retirement board, it will supersede any and all prior Option D forms previously filed by you.
- When you sign this form, it should be witnessed by a disinterested party.
- To cancel an Option D beneficiary designation prior to retirement, your written notice must be filed with the retirement board.
- This form becomes void upon your retirement.

If you the current spouse, agrees that you will not contest the beneficiary so listed herein, please sign and date your consent to this agreement. - Needham Retirement System.

Print Name: _____ **Date:** _____

Signature: _____

Beneficiary Selection Form - Option D (If Member Dies Before Retirement)

Pursuant to Massachusetts General Laws, Chapter 32, Section 12(2)(d)

Form Last Revised: July, 2019

2

Retirement Board: Please enter your retirement board information here.

Name of Retirement Board:

Address:

City/Town:

Zip Code:

Telephone:

Fax:

Member's Information:

Member's Last Name

Member's First Name

Social Security # (last four)

Street Address:

City/Town:

State:

Zip Code:

Email:

Phone:

Choice of Option D Beneficiary

I, (Print Name) _____, a member of the _____ Retirement System, hereby nominate the beneficiary listed below, under the provisions of Massachusetts General Laws, Chapter 32, Section 12(2)(d) to receive from the retirement system a benefit equal to the Option C retirement allowance which would otherwise have been payable to me, in the event that I die before being retired.

I understand that I may change my beneficiary designation at any time prior to my retirement and that upon my retirement this form becomes void.

I understand that this choice of Option D Beneficiary can be superceded if, at my death, I have at least two years of creditable service and leave a spouse to whom I have been married for over one year and with whom I am living on the date of my death, or if living apart, doing so for justifiable cause as determined by the Retirement Board.

Beneficiary

This person is my:

☐

Parent

☐

Sibling

☐

Unmarried Former Spouse*

☐

Spouse*

☐

Child

Name of Eligible Beneficiary:

Beneficiary's Date of Birth:

(attach birth record)

Beneficiary's Social Security #:

Beneficiary's Street Address:

City/Town:

State:

Zip Code:

*If beneficiary is your spouse or former spouse, a copy of your marriage certificate is required

Member's Signature:

Print Name:

Signature:

Date:

To Be Completed By Witness (should be disinterested party):

Print Name:

Street Address:

City/Town:

State:

Zip Code:

Signature:

Date:

If you've served in the military, thank you for your service. You may be eligible for a military buyback. Please refer to the following pages.

If you served and were employed with another community and took a refund or rolled over your funds into an IRA, you may qualify for a regular buyback. We thank you for your service as well. See the following pages for more information for this type of buyback.

- To start the regular buyback process, we'll need a letter directly from the community whereby you took a refund or rollover. We will need a letter from that community stating your years of service, employment dates, and the amount of your refund or rollover. At this time, there is not a formal application, as there is with a military buyback, for one to complete, or included in this packet.
- It should be noted, that there is a time benefit or consequence. If you qualify for a regular buyback, if initiated within the first year of employment of Needham, you can qualify for half of the current interest rate. Initiating a regular buyback after a year's time, the full interest rate will be applied to the calculation.

Please contact us should you wish to apply for one of these types of buybacks.

The Needham Retirement System

Veterans: Buybacks and Other Retirement Benefits

Learn about additional benefit eligibility for your military service



You have 180 days from the date your system notifies you of potential eligibility to begin a military service buyback

Contact your local retirement system to apply →

Military Service Buyback

- You may be entitled to purchase creditable service for military service either before you became a public employee or while on leave from public service
- You can purchase up to four years to add to your creditable service
- You will pay 10% of your salary when you last became a member of your retirement system for each year purchased
- You must file a [Veterans' Buyback Form](#) with your local retirement system to purchase this service
- A copy of your [DD214 form](#) is required

Veterans Ordinary Disability Retirement Benefit

- See the [Disability Retirement Application](#) process for more information on the ordinary disability retirement for veterans

Additional retirement benefit for veterans

- Veterans retired under superannuation retirement receive \$15 a year extra for every year of creditable service
 - Maximum benefit is \$300 per year
 - A copy of the [DD214 form](#) is required
 - You must inform your retirement system of your veteran status
- Veterans earn creditable service while on leave from their employment to serve in an eligible military campaign ([G.L. c. 32, s. 4\(h\)](#)).



Introduction

Notice of Potential Veterans' Benefits

Pursuant to Massachusetts General Laws, Chapter 32, Section 4(1)(h)
Form Last Revised: February, 2020

The *Notice of Potential Veterans' Benefits Pursuant to Massachusetts General Laws, Chapter 32, Section 4(1)(h)* notifies eligible veterans of their rights to purchase creditable service for their military service. In order to purchase such service, a member must meet the definition of "veteran" in Massachusetts General Laws, Chapter 32, Section 1.

Keep in mind:

- **You only have 180 days from the receipt of this notice to decide whether or not you wish to purchase the creditable service.**
- If you have already been granted creditable service for active duty service under Massachusetts General Laws, Chapter 32, Section 4(1)(h), you are not eligible to apply for additional credit based on that same service.
- You should contact your retirement board for an estimate of the cost of this purchase and payment options.
- Once purchased, a refund of the cost of this service is only available by a refund of all accumulated deductions.

Definition of Veteran Under Massachusetts General Laws, Chapter 32, Section 4(1)(h) and Massachusetts General Laws Chapter 4, Section 7, Clause 43:

Massachusetts General Laws, Chapter 4, Section 7, Clause 43 defines "veteran" to mean any person who served at least 180 days active duty in the Army, Navy, Marine Corps, Coast Guard or Air Force whose last discharge or release was under honorable conditions or any person who served at least 90 days of active duty including at least one-day wartime service. The definition specifically excludes active duty for training for the National Guard and Reserves from qualifying as active duty under this section.

Section 4(1)(h) grants eligible veterans, who were **honorably discharged** or **discharged under honorable conditions**, the right to purchase up to four years to add to their creditable service as a member of a retirement system due to service in the armed forces of the United States.

State Veteran Status Eligibility

To be eligible for veterans' benefits, one must be a "veteran" under M.G.L., c. 4, § 7, cl. 43rd. You must either have 180 days of active service, or failing that, a certain amount of service during "wartime."

See next page for periods of service constituting "wartime" service.



Introduction *(Continued)*

Notice of Potential Veterans' Benefits

Pursuant to Massachusetts General Laws, Chapter 32, Section 4(1)(h)

Form Last Revised: February, 2020

2

Periods of Service Constituting "Wartime" Service

Era of Service	Dates	Requirement for Veteran Status
WORLD WAR II (Merchant Marine: 7-Dec-1941 through 31-Dec-1946)	16-Sep-1940 25-Jul-1947	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
KOREA	25-Jun-1950 31-Jan-1955	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Korean Defense Service Medal	28-Jul-1954 (to be determined later)	90 days of active duty service, last discharge under honorable conditions and recipient of the Korean Defense Service Medal.
VIETNAM	5-Aug-1964 7-May-1975	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Lebanon Campaign*	25-Aug-1982 (to be determined later)	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Grenada Campaign*	25-Oct-1983 15-Dec-1983	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Panama Campaign*	20-Dec-1989 31-Jan-1990	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
PERSIAN GULF	2-Aug-1990 (to be determined later)	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.

* Naval and Marine DD-214 must indicate Expeditionary Medal. All DD-214's must specify campaign: **Lebanon, Granada, or Panama.**

For **GUARD MEMBERS** to qualify they must have 180 days and have been activated under Title 10 of the U.S. Code **-OR-** Members who were activated under Title 10 or Title 32 of the U.S. Code or Massachusetts General Laws, Chapter 33, Sections 38, 40, and 41 must have 90 days, at least one of which was during wartime, per the above chart.

For **RESERVISTS** to qualify, they must have been called to regular active duty for at least 180 days or 90 days, one of which was wartime according to the above chart.

National Guard and Reserve Service

Members who served in the National Guard or Reserves, who qualify as a veteran, may purchase creditable service at a ratio of 5 years of Guard or Reserve service to 1 year of creditable service.

Training Duty Exclusion

For purposes of determining veteran's status active duty service in the armed forces shall not include active duty for training in the Army or Air National Guard or active duty for training as a Reservist in the Armed Forces of the United States.

Minimum Service Exception (For Death or Disability)

It is not necessary that an applicant have completed the minimum service for wartime or peacetime campaign if he/she served some time in the campaign and was awarded the Purple Heart, or suffered a service-connected disability per the Discharge Certificate, or died in the service under honorable conditions.

Retirement Board: Please enter your retirement board information here.

Name of Retirement Board:			
Address:			
City/Town:		Zip Code:	
Telephone:		Fax:	

Procedures

You must complete this application and file it with your retirement board no later than 180 days from the date you receive this notice. You must enclose a copy of your federal form DD-214 with your application.

- Payment of 10% of your salary when you last became a member of a retirement system per year of creditable service being purchase is required. Consult your retirement board for payment options.
- Once your eligibility has been verified you will receive written notification of: (1) the years and months of service you may purchase (not to exceed four years) and (2) the amount owed.
- No refunds are allowed after purchasing this service except by a refund of all accumulated deductions.

Application

To the Retirement Board:

I respectfully request creditable service for my active service in the armed forces of the United States and Active Reserve or National Guard under the provision of Massachusetts General Laws, Chapter 32, Section 4(1)(h).

Last Name:		First Name:		M.I.:	
Social Security # (last four):	***_**-____	Phone #:			
Street Address:					
City/Town:		State:		Zip Code:	
Email:					
Governmental Unit:					
Date Most Recently Entered Public Service:		Date of Honorable Discharge:			

Member's Signature:

I sign this application under the penalties of perjury. I affirm that the information presented in this application is correct, complete and accurately presented. I understand that giving false or incomplete information may subject me to the loss of my benefits as well as civil and criminal penalties.

Member's Signature:	
Date:	

On the following Social Security Notice Form, at the top of the form, you need not concern yourself with the Employee ID# or Employer ID# fields. Those fields will be completed by the Retirement System.

The Employer Name field should be “Town of Needham, MA.”

At the bottom of page one, sign and date please.

The Needham Retirement System

Statement Concerning Your Employment in a Job Not Covered by Social Security

Employee Name _____ Employee ID# _____
Employer Name _____ Employer ID# _____

Your earnings from this job are not covered under Social Security. When you retire, or if you become disabled, you may receive a pension based on earnings from this job. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your husband or wife, or former husband or wife, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected.

Windfall Elimination Provision

Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. For example, if you are age 62 in 2013, the maximum monthly reduction in your Social Security benefit as a result of this provision is \$395.50. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to Social Security Publication, "Windfall Elimination Provision."

Government Pension Offset Provision

Under the Government Pension Offset Provision, any Social Security spouse or widow(er) benefit to which you become entitled will be offset if you also receive a Federal, State or local government pension based on work where you did not pay Social Security tax. The offset reduces the amount of your Social Security spouse or widow(er) benefit by two-thirds of the amount of your pension.

For example, if you get a monthly pension of \$600 based on earnings that are not covered under Social Security, two-thirds of that amount, \$400, is used to offset your Social Security spouse or widow(er) benefit. If you are eligible for a \$500 widow(er) benefit, you will receive \$100 per month from Social Security (\$500 - \$400=\$100). Even if your pension is high enough to totally offset your spouse or widow(er) Social Security benefit, you are still eligible for Medicare at age 65. For additional information, please refer to Social Security Publication, "Government Pension Offset."

For More Information

Social Security publications and additional information, including information about exceptions to each provision, are available at www.socialsecurity.gov. You may also call toll free 1-800-772-1213, or for the deaf or hard of hearing call the TTY number 1-800-325-0778, or contact your local Social Security office.

I certify that I have received Form SSA-1945 that contains information about the possible effects of the Windfall Elimination Provision and the Government Pension Offset Provision on my potential future Social Security Benefits.

Signature of Employee _____ Date _____

Information about Social Security Form SSA-1945 Statement Concerning Your Employment in a Job Not Covered by Social Security

New legislation [Section 419(c) of Public Law 108-203, the Social Security Protection Act of 2004] requires State and local government employers to provide a statement to employees hired January 1, 2005 or later in a job not covered under Social Security. The statement explains how a pension from that job could affect future Social Security benefits to which they may become entitled.

Form SSA-1945, **Statement Concerning Your Employment in a Job Not Covered by Social Security**, is the document that employers should use to meet the requirements of the law. The SSA-1945 explains the potential effects of two provisions in the Social Security law for workers who also receive a pension based on their work in a job not covered by Social Security. The Windfall Elimination Provision can affect the amount of a worker's Social Security retirement or disability benefit. The Government Pension Offset Provision can affect a Social Security benefit received as a spouse, surviving spouse, or an ex-spouse.

Employers must:

- Give the statement to the employee prior to the start of employment;
- Get the employee's signature on the form; and
- Submit a copy of the signed form to the pension paying agency.

Social Security will not be setting any additional guidelines for the use of this form.

Copies of the SSA-1945 are available online at the Social Security website, www.socialsecurity.gov/online/ssa-1945.pdf. Paper copies can be requested by email at ofsm.oswm.rqct.orders@ssa.gov or by fax at 410-965-2037. The request must include the name, complete address and telephone number of the employer. Forms will not be sent to a post office box. Also, if appropriate, include the name of the person to whom the forms are to be delivered. The forms are available in packages of 25. Please refer to Inventory Control Number (ICN) 276950 when ordering.