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10. Q. After separation from service can an employee make voluntary contributions to increase his annuity?

A. No. A contribution may only be made by payroll deduction.

11. Q. May my contribution plus interest be withdrawn?

A. Yes. 1. If you are separated, for any reason other than disability, from service entitling you to membership in the System; 2. If you have not contributed to the fund for 10 years or more; 3. If you have not attained your earliest service retirement age.

12. Q. After I have contributed for 10 years or more am I correct, then, in understanding that my account shall remain in the Fund as a credit to me?

A. Yes, that is correct.

13. Q. If my contribution will not be refunded after contributing for 10 years or more, when, then, will I receive the benefits from my account?

A. When you qualify by reason of attaining your earliest retirement age.

14. Q. When I am eligible to receive my allowance as outlined in the above question will I receive payments due only from my Own individual contributions which were retained in the Fund?

A. No. You will receive your annuity payments plus a pension provided by the contributions of your employer. That is, the Act provides, so to speak, that in return for being compelled to leave your contributions in the Fund after this 10 year membership you shall receive approximately twice as much by way of a retirement allowance as if you were allowed to withdraw it.

15. Q. If I should die before qualifying for my allowance as mentioned in question 12, what happens to my money retained in the Fund?

A. It is paid to your beneficiary in the same manner as if you had not been separated from service and had re-

mained a member of the System. See question 17.

16. Q. If I should leave the service, withdraw my accumulated contributions, and after a time return to service, would I lose credit for the service I had rendered?

A. No, if within five years after withdrawing your contributions you repay the full amount withdrawn.

17. Q. If a member dies while in active service, what becomes of his contributions?

A. His contributions, together with interest thereon less administrative expenses are paid to the beneficiary named by the member.

18. Q. If I requested it, would the Retirement System make installment payments to my beneficiary?

A. No.

19. Q. Who can be a beneficiary?

A. The law requires that the beneficiary have an insurable interest in your life. As a general rule, only a relative has an insurable interest, although such an interest may exist if your death would result in financial loss to someone with whom you were engaged in a business enterprise. If there is no relative you wish to name, usually your estate should be designated as beneficiary.

20. Q. In case I am disabled how will the Board determine whether I am disabled so that I cannot perform my duties?

A. After you have made application that you be retired for disability you will be examined by the physician, or physicians, selected by the Board, who will then make a recommendation as to whether your application should be granted. The Board will pass on your application in the light of the report of the physician, and such other investigations as the Retirement Board has caused to be made.

21. Q. Is there any age restriction

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