

Kent County Employees' Retirement Plan  
Purchase of Military Service Credit  
General Information

Please note that eligible participants must make an election to receive credited service for active military service subject to the following:

1. Any military service credit purchased is not counted in determining a participant's eligibility for retirement benefits, but rather, is used only in the calculation of the amount of benefits under the retirement plan.
2. A participant must have earned at least 10 years of credited service under the retirement plan in order to purchase military service credit.
3. Only completed years and months of active military service will be credited up to a maximum of five (5) years. A copy of your discharge papers (Form DD-214 or equivalent) is required.
4. The cost to purchase military service credit is five percent (5%) of a participant's full-time annual compensation for each 12 months of military service credit to be purchased.
5. No credit for military service credit will be given if the military service is, or would be, credited under any other federal, state, or local publicly-supported retirement plan.
6. The discharge from military service must have been on terms other than dishonorable.
7. Purchase of the military service credit can be made through one or more of the following:
  - a single cash deposit (personal check or money order);
  - increased payroll deductions (pre-tax or after-tax);
  - a direct plan to plan transfer from a participant's account in the Kent County Deferred Compensation Plan (457 Plan);
  - a rollover contribution from a participant's individual retirement account (IRA).

If you have any questions, please feel free to contact Tara Beatty at 632-7457 or Michelle Balcom at 632-7456.