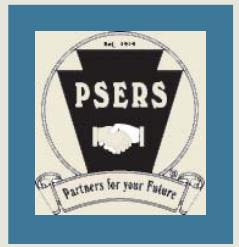


## Summer 2011

*Inside...*

- Part-Time Employee Membership Qualifications
- Defining a Break in Membership
- Deadline to Apply for Non-Qualifying Part-Time Service
- PSERS Financial Reporting Acknowledged
- Foundations for Your Future Schedule



*& More...*

## Contribution Rates for Members

Effective July 1, 2011, there will be four PSERS membership classes: T-C, T-D, T-E, and T-F. As a member of PSERS, a percentage of your salary is withheld from your pay by your employer and submitted to your PSERS retirement account. The date you were hired and/or the membership class you elected determines your employee contribution rate. These contribution rates are set by law. You cannot choose to lower or raise your contribution amount.

A Class T-C member who joined PSERS before July 22, 1983, has a contribution rate of 5.25%. A Class T-D member who joined PSERS before July 22, 1983, has a contribution rate of 6.50%.

A Class T-C member who joined PSERS on July 22, 1983 through and including June 30, 2011, will have a contribution rate of 6.25%. A Class T-D member who joined PSERS on July 22, 1983 through and including June 30, 2011, will have a contribution rate of 7.50%.

**Those who become PSERS members for the first time on or after July 1, 2011,** may choose between two classes of membership in PSERS and, therefore, two different base contribution rates that are subject to a limited fluctuation based on a "shared risk."

Class T-E members will have a base employee contribution rate of 7.50% with "shared risk" contribution rate levels from 7.50% through and including 9.50%.

Class T-F members will have a base employee contribution rate of 10.30% with "shared risk" contribution rate levels from 10.30% through and including 12.30%.

With the "shared risk" program, members benefit when investments of the fund are doing well and share some of the risk when investments under perform. Class T-E or Class T-F contribution rates will stay within the specified range (Class T-E - 7.50% and 9.50% or Class T-F - 10.30% and 12.30%), but may increase or decrease by .50% within the specified range once every three years, starting July 1, 2015. The Class T-E and Class T-F member contribution rates will never go below the base rate or above the highest percentage rate.

The Public School Employees' Retirement System (PSERS) provides this document for educational and informational purposes. Information in this document is general in nature, does not cover all factual circumstances and is not a complete statement of the law or administrative rules. The statements in this document are not binding. In any conflict between the statements in this document and applicable law or administrative rules, the law and administrative rules will prevail. This document is designed solely to provide an overview of benefits available to PSERS members and is not intended to be a substitute for retirement counseling. The contents of this newsletter may not be used for any commercial purpose without PSERS' prior written permission. The contents of this newsletter may not be used for any commercial purpose without PSERS' prior written permission.

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[www.psers.state.pa.us](http://www.psers.state.pa.us)  
Email Address:  
[contactPSERS@state.pa.us](mailto:contactPSERS@state.pa.us)

PSERS is proud to be an equal  
opportunity employer supporting  
workforce diversity.

## PSERS Board of Trustee Meeting Schedule

August 11, 2011  
October 7, 2011  
December 9, 2011

PSERS Board meetings are held in Harrisburg at PSERS, located at 5 North 5th Street. In addition to these Board meetings, Committee meetings are held throughout the year. All PSERS Board meetings are open to the public.

For exact meeting times or if you would like to attend and require an accommodation to participate, please call Barbara Flurie, PSERS Executive Office at 1-888-773-7748, extension 4617.

## Part-Time Employee Membership Qualifications

On November 23, 2010, PSERS membership qualification requirements changed for part-time employees with the signing of Act 2010-120.

Prior to Act 2010-120, part-time per diem employees had to work at least 80 days and part-time hourly employees had to work at least 500 hours within a single school year to become a member of PSERS and to have qualifying service credit. Each year thereafter, they had to meet the minimum amount of days and/or hours to have qualifying service credit.

Under Act 2010-120, part-time employees who meet PSERS membership qualifications only once retain their membership in all subsequent school years, regardless of the number of days or hours worked in those years, unless there is a break in membership (See *Defining a Break in Membership*).

Once part-time employees meet the 80-day or 500-hour membership requirement in a school year, the employer will withhold PSERS contributions from their pay not only in the initial qualifying school year, but also in the subsequent school years.

If you now qualify for PSERS membership based on your 2010-2011 school year employment, you will receive a *Statement of Amount Due* for any contributions not already withheld and reported to PSERS. Receipt of this statement is based on when your employer submits any additional 2010-2011 school year service and salary information to PSERS. Purchase of this service is a mandatory. Several methods for payment of these contributions are explained on the statement.

## Defining a Break in Membership

The following conditions would constitute a break in membership:

- You terminate and refund your contributions and interest.  
Example: You are a Class T-D member and on July 30, 2011, you terminate all PSERS-covered employment with four years of credited service. You apply and receive a refund from PSERS. You now have a break in PSERS membership. Later, you return and regain\* PSERS membership. You would return as a Class T-D member.
- As a non-vested member you terminate employment or you *are not* reported as being employed for a period of two full fiscal years (from June 30 of the last fiscal year of your last day of paid service) without refunding your contributions and interest and do not return to service prior to the expiration of your member status.  
Example: You are a Class T-D member and on July 30, 2011, you leave PSERS-covered employment with four years of credited service. The end of the first fiscal year is June 30, 2012 (the end of the 2011-2012 school year/fiscal year, as the fiscal year runs from July 1 - June 30). The end of the second fiscal year is June 30, 2013. As of July 1, 2013, you now have a break in PSERS membership. Later, you return and regain\* PSERS membership. You would return as a Class T-D member.

\* Membership in PSERS occurs from the first day of employment for full-time employees or part-time salaried employees. Part-time per diem employees must reach at least 80 days of employment within a single school year and part-time hourly employees must reach at least 500 hours of employment.

## Deadline to Apply for Non-Qualifying Part-Time Service

Effective with Act 2010-120, as of July 1, 2011, **current active contributing members** of PSERS will have until July 1, 2014, or prior to termination of public school employment, whichever is earlier, to file a *Purchase of Former Part-Time Uncredited Service* (PSRS-100) application to purchase any non-qualifying part-time service (NQPT).

Those who are inactive and **return to active contributing service** after July 1, 2011, will have one year from their date of return or prior to termination of public school employment, whichever is earlier, to apply to purchase NQPT service.

Those who become members of PSERS for the first time on or after July 1, 2011, will have one year from their effective date of membership in PSERS or prior to termination of public school employment, whichever is earlier, to apply to purchase NQPT service.

NQPT service is any part-time hourly or part-time per diem school employment in which the service within a given school year (July 1 - June 30) was less than 500 hours if hired as an hourly employee or 80 days if hired as a per diem employee.

PSERS considers your NQPT application to be filed when these conditions are met:

- ✓ You complete Sections A-D of the application.
- ✓ Your employer(s) where the service was rendered completes their sections of the form (E-F) and date stamps your application.

School employers were not always required to retain records for NQPT service. Therefore, employers may not have records available to complete your application(s). In this situation, the burden of proof will be on you to provide to the appropriate employer(s) sufficient documentation of your NQPT service. School employers may use your documentation to help them complete Section E of the application(s).

If the employer does not have records that certify this information, you may be able to help by providing to the employer one or more of the following:

- W-2s
- Social Security Certified Detailed Earnings Information
- Pay stubs
- Employer correspondence
- Time sheets
- Any other document(s) that provide evidence of your salary and service

**Do not send any of the above documents to PSERS. Only your employer can certify your service.** If an employer cannot certify salary and service, then you will not be eligible to purchase credit for the service.

**Remember! You must be an active contributing member of PSERS at the time your application is submitted to PSERS!** Additional guidelines to purchase part-time service and an application are on the PSERS website at [www.psers.state.pa.us/forms/f100.pdf](http://www.psers.state.pa.us/forms/f100.pdf).

**NOTICE!**

## Money Matters Returns to Central PA

Evening of October 20, 2011

Radisson Hotel – Camp Hill, PA

Join the Pennsylvania Securities Commission for the basics of Investing and Saving. Consumers will have the opportunity to learn more about multiple financial topics:

- ✓ What stocks are and how the markets work.
- ✓ How risk is an element of investing and the realities you should know.
- ✓ Is a down market always bad for me?
- ✓ Investing for retirement now, to lead a sustainable lifestyle later.
- ✓ Avoiding the investment scams that target all consumers.

Keynote speakers include the hosts of the public television series "MoneyTrack," Pam Krueger and Jack Gallagher. Ms. Krueger is an executive producer, author, and investment expert. Mr. Gallagher is an Emmy Award winner and a comedian.

The Pennsylvania Securities Commission is hosting this educational, non-commercial event. Money Matters is open to the public and there is no cost to attend. **Visit [www.psc.state.pa.us](http://www.psc.state.pa.us) for updates and to register for this free event, as seating will be limited.** You can also obtain information by calling 1-800-600-0007 (toll free in PA) or (717) 787-8062.

## PSERS Financial Reporting Acknowledged

As a member, you can be assured that PSERS keeps accurate and detailed records of the money you have invested for your retirement.

For the 28th consecutive year, PSERS has qualified for the Government Finance Officers Association of the United States and Canada (GFOA) Certificate of Achievement for Excellence in Financial Reporting for the PSERS Comprehensive Annual Financial Report (CAFR) for the fiscal year ending June 30, 2010.

PSERS is pleased to again receive this award from GFOA, a nonprofit professional association serving approximately 17,500 government finance professionals. The award is the highest form of

recognition in governmental accounting and financial reporting and indicates a significant accomplishment.

The PSERS CAFR was judged by an impartial panel as having met the high standards of the program including demonstrating a constructive "spirit of full disclosure" to clearly communicate the agency's financial story.

The CAFR provides an in-depth review of the financial, actuarial, and investment status of the Retirement Fund and is available on the PSERS website at [www.psers.state.pa.us/Publications/cafr/index.htm](http://www.psers.state.pa.us/Publications/cafr/index.htm).

## Foundations for Your Future (FFYF)

As a part of its educational outreach, PSERS provides *Foundations for Your Future* seminars for active members. PSERS regional representatives present these seminars throughout the school year to provide all active members with general information about PSERS benefits and services. Attendance at a *Foundations for Your Future* seminar will help you begin to plan for your retirement early in your career. During these programs, PSERS examines topics such as benefit options, withdrawal of contributions, rollovers, taxes, and legislative actions affecting PSERS.

Listed below are seminars scheduled from August 2011 through December 2011 (not inclusive, more dates may be added in some areas). Seminars prior to June are listed on the PSERS website at [www.psers.state.pa.us/regional/FFYF\\_Schedule\\_Overview.htm](http://www.psers.state.pa.us/regional/FFYF_Schedule_Overview.htm).

As this printed schedule is subject to change due to weather or other unforeseen conditions, we highly suggest that prior to leaving for a meeting, you verify the dates and times listed through the schedule posted on the PSERS website. If a school location experiences an emergency/weather closing, the meeting will be canceled.

If you need directions to any of the locations, please contact your regional office, the PSERS Member Service Center at 1-888-773-7748, or access the PSERS website. If there is a demand for additional seminars during the year, PSERS may add seminars and post them to the PSERS website. PSERS employers in the area will receive seminar notices as well. **Please Note:** Advance registration is not required to attend any of these seminars. If you require an accommodation to participate, please contact your PSERS regional office.

### Southwest Region, Toll-Free 1-888-773-7748, extension 5775 Counties Served: Allegheny, Fayette, Greene, & Washington

County	City	Location & Address	Date	Time
Allegheny	Homestead	Allegheny I.U., McGuffey & Sullivan Rooms, 475 E. Waterfront Dr.	September 21, 2011 November 16, 2011	4:30 p.m. 4:30 p.m.
Allegheny	Monroeville	Community College of Allegheny County, Boyce Campus, South Wing, Room 440 (Auditorium/ Lecture Hall), 595 Beatty Rd.	November 30, 2011	4:30 p.m.
Allegheny	Pittsburgh	Clarion Hotel and Conference Center (formerly Ramada Inn), Ambassador Ballroom, 401 Holiday Dr.	October 19, 2011 December 14, 2011	4:30 p.m. 4:30 p.m.
Allegheny	Pittsburgh	Community College of Allegheny County, North Campus, 3rd Floor Conference Room (Room 3002), 8701 Perry Hwy.	October 5, 2011	4:30 p.m.

Foundations for Your Future (continued)

<b>Southwest Region, Toll-Free 1-888-773-7748, extension 5775 (continued)</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
Fayette	Uniontown	Holiday Inn Uniontown, Appalachian Ridge Room, 700 W. Main St.	October 13, 2011	4:30 p.m.
Greene	Waynesburg	Waynesburg Central High School, Auditorium, 30 Zimmerman Dr.	October 12, 2011	4:30 p.m.
Washington	Charleroi	Mon Valley Career and Technology Center, Classrooms 1 and 2, 1 Guttman Blvd.	October 6, 2011 December 15, 2011	4:30 p.m. 4:30 p.m.
Washington	Washington	Trinity Middle School, Auditorium, 50 Scenic Dr.	September 28, 2011 November 9, 2011	4:30 p.m. 4:30 p.m.
<b>Southeast Region, Toll-Free 1-888-773-7748, extension 5575 Counties Served: Bucks, Delaware, Montgomery, &amp; Philadelphia</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
Bucks	Bensalem	Bensalem High School, North Wing Audion, 4319 Hulmeville Rd.	October 3, 2011 November 16, 2011	4:30 p.m. 4:30 p.m.
Bucks	Quakertown	Quakertown Area High School, 600 Park Ave.	August 3, 2011 October 18, 2011	10:00 a.m. 4:30 p.m.
Delaware	Morton	Delaware County I.U., Education Service Center, Rooms 171 & 172, 200 Yale Ave.	August 11, 2011 October 11, 2011 November 9, 2011	10:00 a.m. 4:30 p.m. 4:30 p.m.
Montgomery	Kulpsville	Holiday Inn Lansdale, 1750 Sumneytown Pk.	August 18, 2011 October 13, 2011 November 22, 2011	10:00 a.m. 4:30 p.m. 4:30 p.m.
Montgomery	Pottstown	Pottstown Senior High, N. Washington St.	October 27, 2011	4:30 p.m.
Philadelphia	Philadelphia	Philadelphia School District Education Center, Auditorium, 440 N. Broad St.	August 10, 2011 October 6, 2011 November 14, 2011	10:00 a.m. 4:30 p.m. 4:30 p.m.
Philadelphia	Philadelphia	Ramada Philadelphia Northeast, 11580 Roosevelt Blvd.	August 17, 2011 October 12, 2011 November 17, 2011	10:00 a.m. 4:30 p.m. 4:30 p.m.
<b>Southcentral Region, Toll-Free 1-888-773-7748, extension 5675 Counties Served: Adams, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin, Perry, &amp; York</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
Adams	New Oxford	Lincoln I.U., 65 Billerbeck St.	October 6, 2011	4:30 p.m.
Cumberland	Summerdale	Central Penn Conference Center College Hill & Valley Rd.	October 13, 2011	4:30 p.m.
Dauphin	Harrisburg	PA State Farm Show Building, 2300 N. Cameron St., Enter via Maclay St. to Maclay St. Lobby, Meeting Room B	September 12, 2011	4:30 p.m.
Franklin	Chambersburg	Chambersburg Area Middle School, Auditorium, 1151 E. McKinley St.	November 14, 2011	4:30 p.m.
Huntingdon	Entriken	Lake Raystown Resort and Conference Center, 3101 Chipmunk Crossing	October 17, 2011	4:30 p.m.
Lancaster	Lancaster	Lancaster Lebanon I.U., 1020 New Holland Ave.	September 8, 2011 November 21, 2011	4:30 p.m. 4:30 p.m.
Perry	Millerstown	Greenwood High School, Auditorium, 405 E. Sunbury St.	October 4, 2011	4:30 p.m.

Foundations for Your Future (continued)

<b>Southcentral Region, Toll-Free 1-888-773-7748, extension 5675 (continued)</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
York	York	York Suburban High School, Auditorium, 1800 Hollywood Dr.	September 27, 2011 November 17, 2011	4:30 p.m. 4:30 p.m.
<b>Northeast Region, Toll-Free 1-888-773-7748, extension 5375</b>				
<b>Counties Served: Lackawanna, Luzerne, Monroe, Northampton, Pike, Susquehanna, Wayne, &amp; Wyoming</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
Lackawanna	Archbald	North East I.U., 1200 Line St.	September 12, 2011	10:00 a.m.
Lackawanna	Archbald	Valley View Jr./Sr. High School, Auditorium, 1 Columbus Dr.	November 10, 2011	4:30 p.m.
Luzerne	Nanticoke	Luzerne County Community College, Educational Conference Center, Auditorium 132, 1333 S. Prospect St.	August 18, 2011 October 5, 2011 December 13, 2011	10:00 a.m. 4:30 p.m. 4:30 p.m.
Monroe	Bartonsville	Howard Johnson, Banquet Room, 63 Route 611	September 21, 2011 November 22, 2011	10:00 a.m. 4:30 p.m.
Northampton	Easton	The Eastonian Banquet and Convention Center at the Holiday Inn Express, 90 Kunkle Dr.	August 25, 2011 October 11, 2011	10:00 a.m. 4:30 p.m.
Pike	Milford	Delaware Valley High School,, Auditorium, 252 Route 6 and 209	August 19, 2011 October 19, 2011	10:00 a.m. 4:30 p.m.
Susquehanna	Montrose	American Legion Gardner - Warner Post 154, RR 4, Elk Lake Rd.	September 8, 2011 November 17, 2011	10:00 a.m. 4:30 p.m.
Wayne	Hawley	Wallenpaupack High School, Library, HC 6	September 26, 2011 November 29, 2011	4:30 p.m. 4:30 p.m.
<b>Centraleast Region, Toll-Free 1-888-773-7748, extension 5475</b>				
<b>Counties Served: Berks, Carbon, Chester, &amp; Lehigh</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
Berks	Reading	Reading-Muhlenberg Career & Technology Center, Warren Rd.	August 9, 2011 October 5, 2011 December 8, 2011	11:00 a.m. 4:30 p.m. 4:30 p.m.
Chester	Kennett Square	Hilton Garden Inn, 815 E Baltimore Pike	November 3, 2011	4:30 p.m.
Chester	West Chester	J. R. Fugett Middle School, Auditorium, 500 Ellis Ln.	September 20, 2011	4:30 p.m.
Lehigh	Allentown	Rodeway Inn & Conference Center, 1151 Bulldog Dr.	August 16, 2011 October 12, 2011 December 13, 2011	11:00 a.m. 4:30 p.m. 4:30 p.m.
<b>Centralwest Region, Toll-Free 1-888-773-7748, extension 5875</b>				
<b>Counties Served: Armstrong, Bedford, Blair, Cambria, Indiana, Somerset, &amp; Westmoreland</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
Armstrong	Ford City	Lenape Heights Country Club, 950 Golf Course Rd.	October 4, 2011	4:30 p.m.
Bedford	Bedford	Best Western Bedford Inn, 4517 Business 220	November 9, 2011	4:30 p.m.
Blair	Altoona	Ramada Inn-Altoona, I-99, exit 31, (Plank Road)	August 5, 2011 November 21, 2011	10:00 a.m. 4:30 p.m.
Cambria	Ebensburg	Admiral Peary AVTS, Room 204, 948 Ben Franklin Hwy.	August 8, 2011 October 20, 2011	10:00 a.m. 4:30 p.m.
Indiana	Indiana	Quality Inn, 1545 Wayne Ave.	August 12, 2011 October 18, 2011	11:00 a.m. 4:30 p.m.

Foundations for Your Future (continued)

<b>Centralwest Region, Toll-Free 1-888-773-7748, extension 5875 (continued)</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
Somerset	Somerset	Quality Inn, 215 Ramada Rd.	November 3, 2011	4:30 p.m.
Westmoreland	Youngwood	Westmoreland County Community College, Commissioners Hall, 145 Pavilion Ln.	October 6, 2011 December 12, 2011	4:30 p.m. 4:30 p.m.
<b>Northwest Region, Toll-Free 1-888-773-7748, extension 5175 Counties Served: Beaver, Butler, Clarion, Clearfield (DuBois Area School District only), Crawford, Erie, Forest, Jefferson, Lawrence, Mercer, Venango, &amp; Warren</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
Beaver	Monaca	Community College of Beaver County, Health Sciences Building – Auditorium, One Campus Dr.	November 1, 2011	4:30 p.m.
Butler	Butler	Butler Area SD Intermediate School 120 Campus Ln.	November 18, 2011	4:30 p.m.
Clarion	Clarion	Riverview I.U., 270 Mayfield Rd.	November 17, 2011	4:30 p.m.
Crawford	Saegertown	Penncrest SD Saegertown High School, Auditorium, Mook Rd.	November 3, 2011	4:30 p.m.
Erie	Edinboro	Northwest Tri-County I.U., 252 Waterford St.	October 11, 2011	4:30 p.m.
Jefferson	Brookville	Calvary Church, 110 Evans St.	October 13, 2011	4:30 p.m.
Lawrence	New Castle	Lawrence County Career Tech Center, 750 Phelps Way	October 27, 2011	4:30 p.m.
Mercer	Mercer	Mercer Jr./Sr. High School, Auditorium or LGI Room, W. Butler St.	October 25, 2011	4:30 p.m.
Venango	Franklin	Rocky Grove Jr./Sr. High School, Auditorium, 403 Rocky Grove Ave.	August 4, 2011	1:00 p.m.
<b>Northcentral Region, Toll-Free 1-888-773-7748, extension 5275 Counties Served: Bradford, Cameron, Centre, Clearfield (all districts except DuBois Area), Clinton, Columbia, Elk, Lycoming, McKean, Montour, Northumberland, Potter, Schuylkill, Snyder, Sullivan, Tioga, &amp; Union</b>				
<b>County</b>	<b>City</b>	<b>Location &amp; Address</b>	<b>Date</b>	<b>Time</b>
Centre	State College	State College Area High School South, Auditorium, 650 Westerly Pkwy.	October 6, 2011	4:30 p.m.
Clearfield	Hyde	Clearfield Area High School, Auditorium, Old Route 879	October 18, 2011	4:30 p.m.
Clinton	Lock Haven	Best Western, 101 E. Walnut St.	September 8, 2011	4:30 p.m.
Lycoming	Williamsport	Holiday Inn Williamsport, 100 Pine St.	November 1, 2011	4:30 p.m.
McKean	Smethport	Smethport Area Jr./Sr. High School, Auditorium, 412 S. Mechanic St.	September 27, 2011	4:30 p.m.
Montour	Danville	Danville Middle School Auditorium, 120 Northumberland St.	October 13, 2011	4:30 p.m.
Schuylkill	Mar Lin	Schuylkill I.U., Education Center for Exceptional Children Gymnasium, 17 Maple Ave., Pottsville-Minersville Hwy.	September 22, 2011	4:30 p.m.
Tioga	Wellsboro	Wellsboro High School, Auditorium, 225 Nichols St.	October 4, 2011	4:30 p.m.
Union	New Berlin	SUN Area Career & Technology Center, Large Group Instructional Room, 21st Century Dr.	September 20, 2011	4:30 p.m.

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