

**WAC 415-112-295 May I use out-of-state teaching service credit to determine eligibility for retirement?** See RCW 41.32.065.

(1) If you earned service credit in an out-of-state retirement system that covers teachers in public schools and do not purchase that service credit, you may use it to qualify for retirement.

(2) If you use out-of-state service credit to qualify for retirement, your retirement benefit:

(a) Will be based solely on your years of service credit in the Washington teachers' retirement system (TRS); and

(b) Will be actuarially reduced according to the age you would have been eligible to retire if you had not counted your out-of-state service credit.

**Example:** Jane is fifty-eight years old with twenty-four years of TRS Plan 1 service credit. She has one year of service credit in an out-of-state retirement system that covers public school teachers. A TRS Plan 1 member is eligible to retire at age fifty-five with twenty-five years of service credit. Jane may add her twenty-four years of TRS service credit with her one year of out-of-state service credit to qualify for retirement under this provision.

Jane's retirement benefit will be based solely on her twenty-four years of TRS Plan 1 service credit. If she retires at age fifty-eight, her benefit will be reduced by an early retirement factor. The early retirement factor, .8270, is based on the difference between her actual retirement age (age fifty-eight) and the earliest age she could have received an unreduced benefit based on her twenty-four years of TRS service credit (age sixty). Jane's average final compensation (AFC) is \$5,500 and her benefit will be calculated as follows:

$$2\% \times \text{years of service credit} \times \text{AFC} \times \text{factor}$$

$$2\% \times 24 \times \$5,500 \times .8270 = \$2,183.28$$

[Statutory Authority: RCW 41.50.050(5), 41.32.065, and 41.32.300. WSR 10-14-112, § 415-112-295, filed 7/7/10, effective 8/7/10. Statutory Authority: RCW 41.50.050(5), 41.32.065. WSR 06-18-006, § 415-112-295, filed 8/24/06, effective 9/24/06.]