



Georgia Judicial Retirement System
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www.ers.ga.gov

Georgia Judicial Retirement System (GJRS) Benefits at a Glance

Membership

The Georgia Judicial Retirement System (GJRS) was established on July 1, 1998 to provide benefits for Superior Court Judges, District Attorneys, State Court Judges, Solicitors-General of the State Courts, and Juvenile Court Judges. Anyone assuming one of these offices after July 1, 1998, with some limited exceptions, is required to become a member of GJRS. Certain employees of the Attorney General and the Legislative Counsel hired before July 1, 2005 are also covered under GJRS. No employees hired on and after July 1, 2005 by the Attorney General or the Legislative Council are eligible to become members of GJRS.

Employee Contributions

Contributions of 7.5% of your earnable compensation are deposited to your Employee Contributions account each month. For some members, the employer pays some or all of this contribution on your behalf. This is called a *pick-up contribution*. You are responsible for the balance of the 7.5% contribution.

If you are covered under the Group Term Life Insurance (GTLI) program, you will pay an additional 0.25% of your earnable compensation toward the GTLI benefit each month. This GTLI contribution is not deposited in your Employee Contribution account.

Interest

Interest at 6% (compounded annually) is credited each June 30th on all contributions that have been in your account for at least a year.

Spousal Coverage

If you became a member prior to July 1, 2012 and have contributed toward Spousal Coverage for at least 10 years, upon your death, your Spouse or Non-Spouse beneficiary will receive a monthly annuity payable for their life. Spousal contributions are 2.5% of your earnable compensation and are contributed for a maximum of 16 years. You may elect to contribute toward Spousal Coverage within 90 days of first becoming a member of GJRS, or within 90 days of your marriage or re-marriage while a member of GJRS. Spousal Contributions are deposited to your Employee Contributions account each month.

If you became a member prior to July 1, 2012, and previously rejected spousal coverage, you may elect retroactive coverage by notifying GJRS and paying the appropriate retroactive cost for the coverage.

NOTE: If you became a member on or after July 1, 2012, different provisions apply.

Benefit Salary

For Superior Court Judges, this is the state paid salary for a Superior Court Judge at retirement. For a District Attorney, this is the state paid salary for a District Attorney at retirement. For Superior Court Judges and District Attorneys who leave GJRS after becoming Vested in their GJRS benefit but before age 60, their retirement benefit will be based on the state paid salary in effect at the commencement of their pension benefit, not on the salary at their termination of service.

For Judges and Solicitors-General of State Courts, Juvenile Court Judges, and members of the Law Department/Legislative Counsel, Benefit Salary is defined as your average compensation during the 24 consecutive months of creditable service producing the highest average. Only compensation from state funds is considered. Certain limitations apply.

If the employer pays some or all of your 7.5% contribution, this employer-paid contribution is included in determining your Benefit Salary.

Creditable Service

You earn a month of Creditable Service for each month for which contributions are paid on your behalf. In addition, if you were previously a member of GJRS or a predecessor system, and took a refund of your Employee Contributions account, you can repay that refund, plus 6% interest compounded annually from the date of withdrawal, to re-establish your previous service.

Certain members who previously participated in the Employees' Retirement System of Georgia (ERS) have 90 days from first becoming a member in GJRS to request a costing to transfer or repay their ERS contributions to establish the ERS service in GJRS.

Part-Time Service

If you became a member on or after July 1, 1998 and transferred from a part-time to a full-time position, your part-time Creditable Service will be reduced at retirement and will not count toward Vesting.

Vesting

Once you have 10 years of Creditable Service, excluding any non-Vesting service, you are "Vested" in your GJRS benefit, meaning that you are irrevocably entitled to a monthly benefit at retirement. If you leave GJRS before becoming Vested, you will be eligible for a refund of your Employee Contributions account.

Retirement

Retirement is available at age 60 with 10 or more years of Creditable Service. With 16 or more years of Creditable Service, your benefit is determined as 66.66% of your Benefit Salary, plus an additional 1% of your Benefit Salary for each year of service between 16 and 24 years. With between 10 and 16 years of Creditable Service, you are eligible for a retirement benefit equal to 66.66% of your Benefit Salary times your Creditable Service divided by 16.

Retirement Calculation Examples

Regular Retirement Benefit with 16 years of service

Age at Commencement of Benefits	Years of Service	Salary
60	16	\$10,722

Retirement Benefit:

66.66% of Salary = 66.66% x \$10,722 = \$7,147 per month.

Regular Retirement Benefit with 20 years of service

Age at Commencement of Benefits	Years of Service	Salary
60	20	\$10,722

66.66% of Salary = $66.66\% \times \$10,722 = \$7,147$

+

$4 \text{ Years} \times .01 \times \$10,722 = \$429$ (Years of Creditable Service between 16 and 24 $\times .01 \times$ Salary)

Retirement Benefit:

$\$7,147 + \$429 = \$7,576$ per month

Early Retirement Benefit with 10 years of service

Age at Commencement of Benefits	Years of Service	Salary
60	10	\$10,722

Early Retirement Benefit:

66.66% of Salary \times Creditable Service $\div 16$

$66.66\% \times \$10,722 \times (10 / 16) = \$4,467$ per month.

You can generate an Estimate of your Retirement Benefit at various age and service combinations by choosing Account Access on the ERS website at www.ers.ga.gov, and choosing *Generate Benefit Estimate* once you are logged into your account.

After Retirement

A retiree of GJRS can return to state employment for up to 1,040 hours in a calendar year without affecting their GJRS retirement benefit. If that retiree works over 1,040 hours in state employment, the GJRS monthly retirement benefit will be suspended for the balance of that calendar year. Service performed as a Senior Judge does not affect GJRS retirement benefits.

Disability Retirement

If you become totally and permanently disabled from performing your job, and have at least four years of Creditable Service, you can apply for a Disability Retirement. See handbook for more details.

Group Term Life Insurance (GTLI)

If you became a member of GJRS prior to July 1, 2002, you were given a one-time option to participate in the Group Term Life Insurance program in 2002. If you became a member between July 1, 2002 and June 30, 2009, you are automatically covered under the Group Term Life Insurance program. The base GTLI benefit is 18 times your earnable compensation. Once you turn age 60, the salary used to calculate your benefit is frozen and the amount of your benefit begins to

reduce by ½% per month until you reach age 65. At age 65, or upon your retirement before age 65, your GTLI coverage reduces to 70% of your coverage at age 60. Once you retire, you remain covered for GTLI and pay no further premiums for this coverage. If you leave GJRS before retiring and have less than 18 years of Creditable Service at that time, your GTLI coverage stops.

NOTE: If you became a member of GJRS on or after July 1, 2009, you are not eligible for Group Term Life Insurance.

Pension Death Benefits

If you became a member prior to July 1, 2012: If you have at least 10 years of Spousal Coverage, your spouse or designated non-spouse beneficiary, will receive a monthly benefit for life. Otherwise, your beneficiary will receive a refund of your Employee Contributions account.

If you became a member on or after July 1, 2012: If you are Vested, your Spouse will receive a monthly benefit for life. Otherwise, your beneficiary will receive a refund of your Employee Contributions account.

Beneficiaries

You can update your beneficiary designations at any time by choosing Account Access on the ERS website. If you die and have not designated a beneficiary, or if your beneficiary predeceases you, your Estate will receive any GTLI benefit and a refund of your Employee Contributions account. A lifetime pension can only be paid to a designated living person.

Note: This is a summary, and therefore provides only general information. If something is not covered in detail in this summary, please refer to the GJRS Member Handbook, available at www.ers.ga.gov. If this summary can be read to be inconsistent with the governing laws, the law will control.

