



ERS Age 60 or Over Declination of Membership

O.C.G.A. § 47-2-72 provides that any person who first becomes an employee eligible for retirement system coverage at age 60 or later may elect NOT to become a member of the Employees' Retirement System (ERS) under provision of O.C.G.A. § 47-2-350 (Georgia State Employees' Pension and Savings Plan - GSEPS). Such election must be made in writing to the ERS Board of Trustees by completion and submission of this form to the Employees' Retirement System within 30 days of hire and is irrevocable.

O.C.G.A. §47-22-1(4) provides that any employee who is not a member of ERS must participate in Georgia Defined Contribution Plan (GDCP).

Instructions

1. Complete Section 1 Employee Information and Declination
2. Sign and date
3. Provide form and proof of age documentation (copy of birth certificate, driver's license, passport, etc.) to Employer HR or Payroll representative

Form Submission

Submit the completed **Page 2** of this form (signed by employee and employer) with **proof of age documentation** to ERSGA.

Upload: Log in to the ERSGA Employer Portal at employer.ers.ga.gov
from the Employer Desktop, select Document Upload

Mail: Employees' Retirement System of Georgia
Two Northside 75, Suite 300
Atlanta, GA 30318

Fax: 404-350-6310

Section 1: Employee Information and Declination

Name (please print): _____

Social Security Number: _____ Date of Birth: _____

This is to provide notice to the Board of Trustees of the Employees' Retirement System (ERS) that I hereby elect to decline membership with ERS, and by electing non-membership, I understand:

- Instead of becoming a member of ERS, I will become a member of Georgia Defined Contribution Plan (GDCP), which mandates a 7.5% employee contribution.
- By becoming a member of GDCP, Social Security benefits will no longer accrue.
- My declination makes me ineligible for Georgia State Employees' Pension and Savings Plan, which forfeits the right to 401(k) employer matching contributions.
- My election is final and cannot be changed in the future.

Note: If you are over the age of 65 at the time of hire, you could be eligible to become an ERS member and elect to stop contributing to the pension plan, but retain ERS membership. For more information on this option, please refer to the ERS Age 65 Election to Discontinue Contributions form, which is available on ers.ga.gov under Forms > ERS Forms.

Signature: _____ Date: _____

Section 2: Employer Certification (must be completed by HR or Payroll Representative)

I certify that this employee has attained age 60 and is making this declination within 30 days of hire. I will enroll this employee in GDCP and will NOT enroll them in the Peach State Reserves 401(k) plan.

Employer Name: _____

Employer Reporting or Department #: _____

Authorizing Representative: _____ Phone: _____

Email: _____

Authorizing Signature: _____ Date: _____