



PUBLIC SCHOOL & EDUCATION EMPLOYEE
RETIREMENT SYSTEMS OF MISSOURI

When Can I Retire?

Retirement is in your future – but when?

Your eligibility date for PSRS/PEERS retirement depends on both your years of service and your age. Your retirement date also depends on whether you want normal benefits, early (reduced) benefits or a Partial Lump Sum Option (PLSO).

Normal benefits are greater than early retirement options because normal benefits are calculated with a higher benefit factor. PLSO benefits include a lump-sum payment at retirement with reduced monthly benefits.

To see your first-eligible retirement date, log in to Web Member Services, your self-service member information portal, at www.psr-speers.org. Use the *Member Log In* link in the top menu. If you don't have a Web Member Services login, you can create one using the same link.

Once you are logged in to Web Member Services, visit the *Benefit Estimates* menu and choose *Benefit Estimator*.

When you start your estimate, the screen will show you your first eligible retirement dates. It's that easy!

You can also find this information on your **Member Statement**, which you receive each fall.

If you have questions, always feel free to contact PSRS/PEERS. Connect with a trained specialist by calling **(800) 392-6848** or emailing psrspeers@psrspeers.org.