



PUBLIC SCHOOL RETIREMENT
SYSTEM OF MISSOURI

Member Handbook 2021-2022

As of July 1, 2021

Legal Disclaimer

This handbook explains your rights, benefits and responsibilities as a member of the Public School Retirement System of Missouri (PSRS). It is intended to serve as a ready source of information about the System and not as a legal document or a substitute for the law. If differences appear between the law and the handbook, the law must prevail.

Similarly, the law takes precedence over any oral statements made by a representative of PSRS regarding your rights, benefits and responsibilities as a PSRS member.

The System is governed by laws found in Chapter 169, *Revised Statutes of Missouri*, and the *Missouri Code of State Regulations (CSR)* Title 16, Division 10, Chapters 1 through 5. The information in this handbook applies primarily to PSRS members employed by public schools, public two-year colleges and statewide non-profit educational associations in PSRS. It does not describe, nor does it pertain in all respects, to variations in the program affecting a limited number of other members or groups within PSRS.

Benefit Estimates

PSRS benefit estimates are unaudited estimates of gross retirement benefits. These estimates are based on the actuarial factors and benefit formulas in effect at the time of calculation and are subject to change. Your actual retirement benefits can only be determined upon your retirement date and with final verification of your salary from your employer.

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