

BENEFITS (CONT.)

SURVIVOR BENEFIT

At retirement, you will finalize your choice for designated survivor. After retirement, you may not change your designated survivor except in the case of death or divorce (At that time, you may request to "pop-up" to the Option 1 Benefit--this is subject to board approval).

OPTION 1: 50% JOINT LIFE WITH AGE RESTRICTION

The Probate Judge will receive the maximum benefits provided by law. At the death of the member, the designated survivor will receive one-half of the amount the member was receiving. Such benefits will become effective upon the designated survivor attaining 60 years of age.

OPTION 2: 100% JOINT LIFE ANNUITY – NO AGE RESTRICTION

The Probate Judge will receive a monthly retirement benefit based on the judge's age and the age of the judge's designated survivor at the time of retirement. Upon the death of the member, the designated survivor will receive the same amount in retirement benefits that was being paid to the member. ***Under this option, the designated survivor does NOT have to attain the age 60.***

OPTION 3: 50% JOINT LIFE ANNUITY – NO AGE RESTRICTION

The Probate Judge will receive a monthly retirement benefit based on the judge's age and the age of the judge's designated survivor at the time of retirement. Upon the death of the member, the designated survivor will receive one-half of the amount the member was receiving. ***Under this option, the designated survivor does NOT have to attain the age 60.***

CONTACT DETAILS

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SUMMARY PLAN DOCUMENT



JUDGES OF THE PROBATE COURTS RETIREMENT FUND OF GEORGIA

Fund Established in 1958



www.jpc.georgia.gov



770-228-8461

JOIN THE FUND



Joining the Fund is simple, but must be done within 12 months of entering office OR membership is effective upon receipt.



DUES PAYMENTS

Dues are required by the 20th of each month and are set at \$105.00

Member can be suspended for arrearages after 90 days. Member may apply for reinstatement only during the 30 day period beginning within his next full term of office. Member shall not receive credit for period of suspension, but may receive credit for period of time in which dues were paid.

BENEFIT ELIGIBILITY

Members must accrue 8 years of service as the Probate Judge.

Members may commence benefit after reaching vesting service, termination of employment as Probate Judge, and must have reached age 60. **Members have 90 days to make application to retire to receive retroactive benefits.**



REFUND OPTION

Should a member not reach vesting requirements, a Member may withdraw the total sum + 5% interest per year.

BENEFITS

PRE-RETIREMENT SURVIVOR DESIGNATION

Active and Vested members of the Fund may designate a survivor *prior* to retirement to take effect in the event that the member passes away before retirement. In all cases, the survivor's benefits will commence at the time the Judge would have been 60 years old. Please review the Survivor Benefit portion to fully understand your options.

This Fund provides a survivor pension for all members who meet retirement eligibility and designate such survivor.

In the event that a member passes away before retirement, and the member did not designate a survivor, the Fund will assume Option 2 for the surviving spouse. Should the member's designated survivor selected prior to retirement pre-decease the member, the Estate may request a full refund of dues + 5% interest per year.

DESIGNATED SURVIVOR

The designated survivor shall be a person with whom the member has a familial relationship through blood, marriage or adoption.

A member, who is married, may elect a designated survivor other than his or her spouse under this subsection only with the written agreement of the spouse.

RETIREMENT BENEFIT

The Fund provides monthly retirement benefits to all members who have meet retirement eligibility.

The Monthly Benefit = [(Salary Cap/12) *.05] x Total Years and Months of Service.

The Salary Cap used to calculate the benefit is either the designated Fund Salary Cap -OR- the Final Salary Received as the Probate Judge (*whichever is less*). On July 1, 2022, the Salary Cap is set at \$48,172.00.

The maximum service credit available to members is 30 years--must have complete months.

The Fund highly recommends the use of the Member Self Service portal for Retirement Calculation Estimates found at jpc.georgia.gov.

DISABILITY BENEFIT

A member may retire after completing four years of creditable service if he or she becomes totally and permanently disabled per O.C.G.A.

Any such member shall be entitled to receive retirement benefits in the amount that he or she would receive if his or her retirement were effective at the time he or she became disabled.

All questions relating to the degree and nature of the total and permanent disability suffered by the member shall be determined by the board.

