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 ELIGIBLITY

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 the vesting requirements, a Member may withdraw the total sum + 5% interest per year.

CONTACT DETAILS

1208 Greenbelt Drive
Griffin, GA 30224

PHONE

770-228-8461

EMAIL

jpc@rfga.us

WEBSITE

www.jpc.georgia.gov

SUMMARY PLAN DOCUMENT

JUDGES OF THE PROBATE COURTS RETIREMENT FUND OF GEORGIA

Fund Established in 1958

BENEFITS

PRE-RETIREMENT SURVIVOR DESIGNATION

The JPC Retirement Fund offers their members the ability to designate a recipient for survivor benefits should they pass away ***prior*** to retirement. In all cases, the survivor benefits will commence at the time the Judge would have been 60 years old. This designation is in place only prior to retirement and may be changed up to retirement.

Should a member not choose an option and/or designate a survivor, the fund will assume Option 1 (available only to the member's spouse). If no spouse is available to receive the benefit, their estate is entitled to a Refund of Dues.

Should the member's designated survivor selected prior to retirement pre-decease the member and the member was not married at the time of their passing, 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 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)*.

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.

SURVIVOR BENEFIT

At retirement, you will finalize your benefit option choice. After retirement, you may not change your benefit option 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: SINGLE LIFE ANNUITY WITH 50% JOINT LIFE WITH AGE RESTRICTION FOR SPOUSE

Should a member pass away prior to retirement without designating the 100% Joint Life benefit, the GA code section provides the SPOUSE of those members who die before retirement 50% of the maximum benefit provided by law. Such benefits will become effective upon the spouse reaching age 60.

OPTION 2: 100% JOINT LIFE ANNUITY WITH NO AGE RESTRICTION FOR SPOUSE OR SURVIVOR

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.***

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