

## REMEMBER

- *You must elect to receive a deferred retirement annuity*
- *You may reestablish rights to a deferred retirement annuity by redepositing any refund received upon separation from service prior to age 55*
- *You are eligible for a deferred retirement annuity in the month you reach age 55*
- *You must begin receiving your deferred retirement benefit no later than April 1st following the calendar year in which you reach age 70 ½*
- *Your survivors may be eligible for benefits based on your deferred retirement annuity*

**Contact DCRB Member Services  
Center with any questions**



*District of Columbia Police Officers and  
Firefighters' Retirement Plan*

## *Deferred Retirement Annuity*



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Retirement Board**  
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## GENERAL INFORMATION

This brochure contains information about a deferred retirement annuity under the District of Columbia Police Officers and Firefighters' Retirement Plan (the "Plan"). A deferred retirement annuity is determined and administered by the District of Columbia Retirement Board ("DCRB").

## ELIGIBILITY

You may be eligible for a deferred retirement annuity under the Plan if:

- You have at least five (5) years of police officer or firefighter service;
- You did not retire under a disability retirement;
- You separated from the Police or Fire Department (or transferred to a position not covered under the Plan) before you were eligible for an optional retirement benefit; *and*
- You did not receive a lump-sum refund (or rollover) of your retirement contributions when you separated, or if you did receive a refund, you redeposited\* the amount (with interest) prior to reaching age 55.

*\*See "Reestablishing Right to a Deferred Retirement Annuity" for more information on redeposits*

## APPLYING FOR A DEFERRED RETIREMENT ANNUITY

You must apply to DCRB to elect to receive a deferred retirement annuity. If eligible, you may begin receiving your deferred retirement benefit on the first day of the month you turn age 55. If you leave the Department at age 55 or older and you have at least five years of police officer or firefighter service but you are not eligible for an optional or disability retirement benefit, you may begin receiving your deferred retirement benefit on the first day of the first month after you leave the Police or Fire Department.

You must begin receiving your retirement benefit no later than April 1st following the calendar year in which you reach age 70 ½.

The application for Deferred Retirement is available on DCRB's website.

## CALCULATION

Your average base pay and your years of total creditable service are used to calculate the amount of your annual deferred retirement annuity. You do not receive any service credit for your unused sick leave. The maximum amount you are eligible to receive for a deferred retirement annuity is 80% of your average base pay.

## REESTABLISHING RIGHT TO A DEFERRED RETIREMENT ANNUITY

If you received a lump-sum refund of your retirement contributions when you separated from the Department after at least five (5) years of police officer or firefighter service, you may redeposit the amount (with interest) **prior to reaching age 55** to reestablish your right to a deferred retirement annuity. Contact DCRB if you wish to complete a redeposit.

## SURVIVOR BENEFITS

Your survivors may be eligible to receive a benefit based on your deferred annuity.

*If you die **after** you retire, your eligible spouse and/or dependent child(ren) may be eligible to receive a regular survivor benefit.*

*If you die **after** you leave the Police or Fire Department and **before** you reach age 55, and you would have been eligible to receive a deferred retirement benefit at age 55, your beneficiary will receive a lump-sum payment of your retirement contributions.*

*If you die **after** you leave the Police or Fire Department, you had reached age 55, and you were eligible for a deferred retirement benefit but had not begun receiving that benefit, your survivor(s) may be eligible to receive a regular survivor benefit.*

## ADDITIONAL SURVIVOR BENEFITS

At the time you elect to receive a deferred annuity, you may also elect to reduce the amount of your retirement benefit by ten (10) percent so that after your death an additional survivor benefit will be paid to a designated eligible surviving spouse or child(ren).

## HEALTH AND LIFE INSURANCE BENEFITS

**Retirees under Federal Benefits** - Deferred retirement annuitants are not eligible for retiree health or life insurance coverage. However, when you separate, you may purchase up to three (3) years of temporary continuation of health insurance coverage (TCC) and/or convert to an individual policy with your insurer. You may also convert your life insurance coverage to an individual policy.

**Retirees under District Benefits** - Deferred annuitants are eligible for retiree health coverage only if they have 10 years of District service, and the health coverage was in effect for the five years of service immediately preceding the separation from the District. If the annuitant opts to purchase TCC, this period will count towards the necessary five years of contiguous coverage. Contact DCHR if you would like more information.