



Member Handbook



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How to contact AJRS

Business hours are from 7:30 a.m. to 4:30 p.m. Monday - Friday.

Call hours from 8:00 a.m. to 4:00 p.m. Monday - Friday.

Website

www.apers.org

Mailing Address

APERS
124 West Capitol Ave, Suite 400
Little Rock, AR 72201

Telephone

(501) 682-7800
(800) 682-7377

Office Location

124 West Capitol Ave, Suite 400
Little Rock, AR 72201

**When you submit any written correspondence to the system, please include your full name, both printed and signed, your member ID number, and your complete mailing address.*

Mission

To deliver secure retirement benefits and exceptional service to our members.

Core Values

Accountability

Professionalism

Excellence

Respect

Service

Social Media



<https://www.facebook.com/Arkansas.PERS>



<https://www.twitter.com/ArkansasPERS>

About the System



AJRS
ARKANSAS JUDICIAL
RETIREMENT SYSTEM

ABOUT THE SYSTEM

The System

Name of Plan: The Arkansas Judicial Retirement System (AJRS)

Type of Plan: AJRS is a governmental defined benefit plan, qualified under Section 401(a) of the Internal Revenue Code.

Plan Year: The plan year is July 1 through June 30.

Administrator of the Plan: Arkansas Public Employees' Retirement System (APERS) staff.

Board of Trustees

Make-up of the Board

The Board of Trustees of AJRS consists of five persons appointed by the Arkansas Judicial Council. One of the members shall be elected by the board to serve as chair.

Current Board Members

The Honorable Charles Yeargan, Chair, Retired Circuit Judge

The Honorable Raymond Abramson, Arkansas Court of Appeals Judge

The Honorable Marcia Hearnberger, Retired Circuit Judge

The Honorable John Scott, Circuit Judge

The Honorable Herbert Wright, Circuit Judge

Powers and Duties

The duties of the Board of Trustees are as follows:

- To make all rules and regulations necessary and proper for carrying out the provisions of the enabling statutes;
- To provide management and administrative oversight to the Executive Director and staff, as needed;
- To appoint an actuary (or firm of actuaries) to be a technical advisor to the Board on matters regarding the operation of the system on an actuarial basis;
- To appoint professional investment counsel to be the Board's investment advisor or money manager.

The Board of Trustees must meet at least quarterly, and such other times as are necessary. Members of the Board shall serve without pay but may be reimbursed for all actual expenses for attending meetings.

Determination Process

The system staff must administer the retirement plan according to the applicable laws and rules that govern the system. Sometimes staff must inform members, survivors, or beneficiaries that they are not eligible to receive benefits or to receive the benefit amount they desire. In these cases, staff will provide members with a written notice that states the reason for that decision.

If you, as a member disagree with a decision made by staff, you can request an additional review. The system has a three-level determination process for resolution:

1. Reconsideration by Staff/Staff Determination
2. Executive Director Determination
3. Board Administrative Appeal

Reconsideration by Staff

If you as a member, disagree with the staff determination, you can submit a request for reconsideration describing the reason(s) you disagree. Management of the Benefits Administration division will reconsider the initial determination. You must submit a written request no later than 30 days from the date you receive the initial determination.

Executive Director Determination

If the staff upholds the initial determination, you can submit a request to the Executive Director for a determination. You must submit a written request for a determination no later than 30 days from the date you receive the reconsideration determination.

Board Appeal

If the Executive Director upholds the management of Benefits Administration's determination, you can submit an administrative appeal to the Board. You must submit this appeal no later than 30 calendar days from the date you receive written notice of the Executive Director's determination.

For an administrative appeal to the Board, you must submit evidence and a list of proposed witnesses no later than 10 business days before the date set for the appeal hearing.

Disclosure of Information

Member information which is compiled for the purpose of providing retirement benefits cannot be disclosed to anyone other than you or your authorized representative.

Penalty

In addition to any other felony prosecution and penalties under Arkansas law, any person who knowingly makes any false statement or who falsifies or permits to be falsified any document or record in an attempt to fraudulently affect the administration of benefits shall be guilty of a Class A misdemeanor.

Qualified Domestic Relations Orders

A Qualified Domestic Relations Order (QDRO) is a court order that creates or recognizes the existence of an alternate payee's right to receive, or assigns to an alternate payee the right to receive, all or a part of the benefits payable to a participant under a retirement plan.

An alternate payee cannot be anyone other than a spouse, former spouse, child, or other dependent of a participant. A vested member's benefit can be subject to a QDRO in the event of divorce. A model form of the QDRO in the acceptable format for AJRS is available by accessing the AJRS website.

DISCLAIMER

This handbook includes general information about AJRS programs and benefits and does not represent or include every law and/or rule that governs AJRS. In the event of a conflict or ambiguity with Arkansas law or administrative rules, the law and rules will govern. AJRS laws and policies affecting members are subject to change from time to time. The Arkansas General Assembly, U. S. Congress, federal agencies, and the AJRS Board

of Trustees may change how benefits are calculated or affect other rights of members. Any benefit projection or information provided by AJRS is subject to future law or policy, as applicable. Prior versions of the AJRS handbook cannot be relied upon for the same reasons. It is each member's responsibility to confirm their benefit options directly with APERS, the administrator of AJRS. **Federal law and policy, state law and policy, AJRS records and documents, and accurate data always govern the final determination of member's benefits and rights. An error by APERS does not create any common law rights on behalf of the member. Member's rights are solely governed by the rights set forth in law and policy applicable to AJRS.**

Membership



AJRS
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RETIREMENT SYSTEM

MEMBERSHIP

Membership as a Condition of Employment

All chancery judges, circuit judges, judges of the Court of Appeals, and justices of the Supreme Court, whether elected or appointed to office, will participate in the Arkansas Judicial Retirement System. However, if you did not become a member of the system at the time of your initial election or appointment, you may acquire prior service credit by paying into the system all contributions, together with interest, that would have been paid if you were a member of the system from the time you took office until you became enrolled.

Employee Contributions

Members of AJRS contribute a portion of their pre-tax salary to the system, 6% for Tier One and 5% for Tier Two. After you have accrued the maximum benefit, no employee contributions are required.

These contributions will remain on deposit in your name unless you leave your job and receive a refund of your contributions.

Employer Contributions

Your employer pays retirement contributions equal to a certain percentage of your earnings each month. This rate is established by law. These contributions fund retirement benefits generally, and you are not entitled to receive these contributions if you terminate employment and request a refund of contributions.

TIER ONE



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RETIREMENT SYSTEM

TIER ONE Service



AJRS
ARKANSAS JUDICIAL
RETIREMENT SYSTEM

SERVICE

Accrued service credit determines your eligibility for retirement. Under Tier One, there are three types of service credit: transferred service, purchased service, and regular service.

When a judge is certified as eligible for retirement, no further contribution will be required.

In the event you cease to be a member prior to qualifying for benefits, you are entitled to a refund of all member contributions paid into the system.

Additional Contributions for Enhanced Benefit

Upon written notice of election by a member of AJRS, a judge with at least 20 years of actual judicial service may continue or recommence payment of the 6% contribution into the system to accrue the maximum retirement benefit.

Election to participate will be made in writing on a form provided by AJRS, submitted to the AJRS Board of Trustees no later than the last working day preceding the requested effective date of participation. Participation will begin on the first of the month selected by the member, provided the election form is received as indicated above. Otherwise, the effective date will be the first of the next month.

Effective July 1, 2009, the benefit payable for each year of additional service after 20 years of actual judicial service will be increased by 2.5%.

The maximum benefit payable to you under this provision is 75% of the salary for the office at the time of your retirement.

Transferring Service Under Tier One

Municipal Judge

If you have served as a municipal judge in any municipal court in this state and you hold credited service in any retirement system or retirement fund, you are authorized to transfer your credited services to AJRS by:

- 1) Notifying each retirement plan, in writing, of your intention to transfer your tenure;
- 2) Authorizing the Board of Trustees of AJRS, or management of the retirement system, to transfer any money paid into the retirement system. Additionally, the city council or board of directors may, at their discretion, choose to transfer the court cost collected during your tenure into the retirement system.
- 3) In addition to the funds transferred in, you must pay the balance of funds (contributions) which would have been required for service credit as a judge in AJRS. You will receive equal service credit in AJRS as you held in the previous system upon completion of this process.

Prosecuting Attorney

If you have served a minimum of two years as an elected prosecuting attorney in Arkansas and hold credited service in the Arkansas Public Employees' Retirement System (APERS), you are authorized to transfer your credited service in APERS to AJRS, after being elected as a circuit judge, chancery judge, or justice of the Supreme Court by:

- 1) Notifying each retirement plan, in writing, of your intention to transfer your tenure;
- 2) Authorizing the APERS Board of Trustees to transfer all of your APERS contributions to AJRS; and

- 3) Where contributions transferred from APERS are insufficient to meet the required contributions for the same service in AJRS, you will be required to contribute the balance. When made whole, you will receive AJRS credited service equal to your APERS service being transferred.

Juvenile Judge

A member of AJRS who has credit in APERS for service as a juvenile judge is authorized to transfer that credit to AJRS by:

- 1) Notifying each retirement plan, in writing, of your intention to transfer your tenure;
- 2) Authorizing the APERS Board of Trustees to transfer all of your APERS contributions, with 6% interest compounded from the date of payment, to AJRS;
- 3) Where contributions transferred from APERS are insufficient to meet the required contributions for the same service in AJRS, you will be required to contribute the balance. When made whole, you will receive AJRS credited service equal to your APERS service being transferred.

Purchasing Service

Active-Duty Service

A member may purchase up to five years (60 months) of active-duty service rendered in the United States armed forces. To purchase active-duty service, you must:

- Have already earned five years of service credit.
- Have received an honorable discharge.
- Not have purchased the same service with another Arkansas retirement plan.

You will not be charged interest if the service is purchased within six months after having obtained five years of actual service. Otherwise, 6% interest will be charged on the purchase.

Reciprocity

Judges are eligible for reciprocity with the Arkansas Public Employees' Retirement System (APERS), the Arkansas Teacher Retirement System (ATRS), the Arkansas State Police Retirement System (ASPRS), the Arkansas State Highway Employees' Retirement System (ASHERS), the Arkansas Local Police and Fire Retirement System (LOPFI), the Arkansas District Judge Retirement System (ADJRS), and alternate retirement plans for colleges and universities.

Under reciprocity, you may use your service credit in AJRS with service in APERS, ATRS, ASPRS, ASHERS, LOPFI, ADJRS, and certain alternate plans for vesting purposes. For example, a person with 10 years of service in AJRS and four years of service in APERS would be eligible to draw a benefit from AJRS at the required age. When eligible, the benefit from AJRS will be based on the service accrued in AJRS.

Working After Retirement-Special Judge

If appointed as a special judge by the Chief Justice of the Supreme Court, you will continue to receive AJRS benefits and will be paid at one-half (1/2) the rate for a regular judge. Serving as a special judge after retirement will not cause your benefit to increase or decrease.

Working After Retirement-Full-Time

A retired judge under the age of 70 who is elected or appointed to any judicial office and does not receive retirement benefits during their service is eligible to resume receiving their benefits after leaving office.

TIER ONE
Retirement



RETIREMENT

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RETIREMENT

Eligibility for Benefits

Normal Retirement

Any active member with a minimum of 10 years of credited service may voluntarily retire upon reaching age 65 or later upon filing a written application with the board.

Any other member who has a minimum of 20 years of credited service may retire regardless of age. Any judge or justice who has served at least 14 years shall be eligible for benefits upon reaching age 65.

In all cases of age and service retirement for judges or justices elected after July 1, 1983, you must have a minimum of eight years of actual service as a justice of the Supreme Court or a judge of the circuit or chancery courts or the Court of Appeals.

Early Retirement

Any judge or justice who has 14 years or more service in the system may elect to retire and receive retirement benefits at any time after reaching age 62 and before reaching age 65.

Your retirement benefits, for electing to retire before age 65, will be reduced 6% for each full year and proportionately (0.5% for each month) for any part of a year that you retire before reaching age 65.

Disability Retirement

Any member of the system who has served a minimum of three consecutive years will receive retirement benefits if any incapacitating disability, as determined by the AJRS Board, occurs during any term for which you have been elected.

The annual minimum disability benefit is 25.6% of the annual salary of the judge or justice.

The three-year service requirement will only apply to judges elected after July 1, 1983.

Benefits

Upon retiring, a judge receives 60% of the annual salary payable to the last judicial office held. However, a judge who elects to resume the 6% member contributions is eligible for up to 75%. The benefit payable for each year of additional service after 20 years of judicial service increases by 2.5%.

Mandatory Retirement Age

Judges or justices must retire by their 70th birthday or lose their retirement benefits. However, any judge or justice who becomes 70 years of age during a term of office to which you have been elected may complete the term without forfeiting your rights to retirement benefits.

If you are not eligible to retire at age 70 you may continue to serve as judge until the completion of the term of office in which you receive sufficient credited service to retire without losing your retirement benefits. You will lose all retirement benefits if you serve beyond the end of the term needed to get sufficient credited service to retire.

In spite of the above requirement, Act 1355 of 1995 provides benefits to judges or justices that meet certain requirements. To be eligible to receive benefits under Act 1355 of 1995, you must:

- Have served continuously for at least 16 years.
- Be at least 80 years of age.
- Not be serving on the effective date of this act.
- Be ineligible for retirement due to having served beyond the mandatory retirement age.

Meeting these requirements means you will be entitled to receive retirement benefits.

If you forfeit retirement benefits, you are entitled to a refund of contributions.

Termination Required for Retirement

To begin receiving a retirement annuity, you must terminate employment prior to the effective date of the annuity.

Death Benefits

The effective date of death benefits is the first of the month following the death of the member or retiree.

For a retiree, survivor's benefits will be 67% of the amount of the retirement benefits.

Upon the death of an active judge who has served at least three years, or any other judge who has met or could have met the qualifications for retirement benefits, your survivors will receive a sum equal to 67% of the retirement benefits you would otherwise have received.

Survivor's benefits will be payable as follows:

If you are survived by a spouse to whom you have been married for no less than one year, whom you have been living with at the time of death, and if you are not survived by any minor children, then your spouse will draw 67% of your benefits for life or until remarriage.

If your spouse who is receiving survivor's benefits remarries, then the benefits are discontinued. If your spouse again becomes unmarried, benefits provided for the spouse will be resumed.

If you are survived by both an eligible spouse and minor children, then one half (1/2) of the survivors' benefits will be paid to your spouse for life, or until remarriage. The other one half (1/2) of the survivors' benefits will be paid to the guardian of the minor children. When all the children cease to be minors, then the survivors' benefits paid to the minor children will be paid to your spouse.

If you are not survived by an eligible spouse but are survived by minor children, then the survivors' benefits, 67% of the benefits you would otherwise have received, will be payable to the guardian of the minor children during the period of minority.

If there is no surviving spouse or minor children, then your member contributions will be refunded to your designated beneficiary.

Redetermination of Benefits or Cost of Living Adjustment (COLA)

For any person who was a member on or before June 30, 1983, the retirement benefits will be increased or decreased from time to time as the salary for the particular judicial office is increased or decreased. For all members first elected after July 1, 1983, and who have received retirement benefits from the system for at least 12 full calendar months, your retirement benefits will be increased each July 1 by 3%.

TIER TWO



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RETIREMENT SYSTEM

TIER TWO Service



SERVICE

Membership in Tier Two includes all chancery, circuit, circuit-chancery, and judges of the Court of Appeals and justices of the Supreme Court elected or appointed on or after July 30, 1999. Tier Two would also include active members on July 30, 1999, who elect to participate in Tier Two, and former members who were active on December 31, 1998, and elected to participate.

When a judge or justice has sufficient service (25 years) to receive the maximum benefit, no further contributions will be required.

Service Purchases Not Permitted

The only eligible service in Tier Two is actual judicial bench service. Military, municipal judge, prosecuting attorney, and juvenile judge service are not permitted in Tier Two.

Reciprocity

Judges are eligible for reciprocity with the Arkansas Public Employees' Retirement System (APERS), the Arkansas Teacher Retirement System (ATRS), the Arkansas State Police Retirement System (ASPRS), the Arkansas State Highway Employees' Retirement System (ASHERS), the Arkansas Local Police and Fire Retirement System (LOPFI), the Arkansas District Judge Retirement System (ADJRS), and alternate retirement plans for colleges and universities.

Under reciprocity, you may use your service credit in AJRS with service in APERS, ATRS, ASPRS, ASHERS, LOPFI, ADJRS, and certain alternate plans for vesting purposes. For example, a person with 10 years of service in AJRS and four years of service in APERS would be eligible to draw a benefit from AJRS at the required age. When eligible, the benefit from AJRS will be based on the service accrued in AJRS.

Working After Retirement-Special Judge

If appointed as a special judge by the Chief Justice of the Supreme Court, you will continue to receive AJRS benefits and will be paid at one-half (1/2) the rate for a regular judge. Serving as a special judge after retirement will not cause your benefit to increase or decrease.

Working After Retirement-Full-Time

A retired judge under the age of 70 who is elected or appointed to any judicial office and therefore does not receive retirement benefits during their service is eligible to resume receiving their benefits after leaving office.

TIER TWO Retirement

RETIREMENT

RETIREMENT

Eligibility for Benefits

Normal Retirement

An active member with a minimum of eight years of service may voluntarily retire upon reaching age 65 or later upon filing a written application with the board.

Any other member who has a minimum of 20 years of actual service may retire regardless of age.

Early Retirement

A member of AJRS Tier Two who has eight years or more of actual service in the system may elect to retire and receive retirement benefits at any time after reaching age 62 and before reaching age 65.

Your retirement benefits, if electing to retire before age 65 with less than 20 years of actual service, will be reduced 6% for each year and proportionately (0.5% for each month) for any part of a year that you retire before reaching age 65.

Disability Retirement

A member of the system who has served a minimum of three consecutive years will receive retirement benefits if any incapacitating disability, as determined by the Board, occurs during any term for which you have been elected.

Your annual disability benefit will be equal to a percentage of your final salary determined by multiplying the number of years of your service by 3.2%. However, the annual minimum disability benefit will not be less than 25.6% of your annual salary.

Benefits

Upon retiring, you will receive an amount equal to 3.2% of your annual salary multiplied by the number of years of actual service. The amount will not exceed 80% of your salary.

Mandatory Retirement Age

Judges or Justices must retire by their 70th birthday or lose their retirement benefits. However, any judge or justice who becomes 70 years of age during a term of office to which you have been elected may complete the term without forfeiting your rights to retirement benefits.

If you are not eligible to retire at age 70 you may continue to serve as judge until the completion of the term of office in which you receive sufficient credited service to retire without losing your retirement benefits. You will lose all retirement benefits if you serve beyond the end of the term needed to get sufficient credited service to retire.

If you forfeit retirement benefits, you are entitled to a refund of contributions.

Termination Required for Retirement

To begin receiving a retirement annuity, you must terminate employment prior to the effective date of the annuity.

Death Benefits

The effective date of death benefits is the first of the month following the death of the member or retiree.

For a retiree, survivor's benefits will be 67% of the amount of the retirement benefits.

Upon the death of an active judge who has served at least three years, or any other judge who has met or could have met the qualifications for retirement benefits, your survivors will receive a sum equal to 67% of the retirement benefits you would otherwise have received.

Survivor's benefits will be payable as follows:

If you are survived by a spouse to whom you have been married for no less than one year, whom you have been living with at the time of death, and if you are not survived by any minor children, then your spouse will draw 67% of your benefits for life or until remarriage.

If your spouse who is receiving survivor's benefits remarries, then the benefits are discontinued. If your spouse again becomes unmarried, benefits provided for the spouse will be resumed.

If you are survived by both an eligible spouse and minor children, then one half (1/2) of the survivors' benefits will be paid to your spouse for life, or until remarriage. The other one half (1/2) of the survivors' benefits will be paid to the guardian of the minor children. When all the children cease to be minors, then the survivors' benefits paid to the minor children will be paid to your spouse.

If you are not survived by an eligible spouse but are survived by minor children, then the survivors' benefits, 67% of the benefits you would otherwise have received, will be payable to the guardian of the minor children during the period of minority.

If there is no surviving spouse or minor children, then your member contributions will be refunded to your designated beneficiary.

Redetermination of Benefits or Cost of Living Adjustment (COLA)

For all judges and justices who have received retirement benefits from the system for at least 12 full calendar months, your retirement benefits will be increased each July 1 by 3%, as established by law.

Proof of Age



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PROOF OF AGE

As part of the retirement application process, you must submit proof of age for yourself. AJRS can accept the documents below as proof of age.

One of the following documents:

- Birth certificate issued at date of birth
- Birth certificate issued at any date before age five
- Baptismal or other church records issued before age five
- Social Security Administration (SSA) document, other than an application for a Social Security number, that states age or date of birth recognized by SSA
- A valid United States passport
- A valid Arkansas Enhanced Security Driver's License

OR

Any combination of two of the following documents, showing the date of birth, that agree:

- Marriage license which shows age or date of birth
- Insurance policy issued at least 10 years prior to the current date
- Records from family Bible
- Military discharge
- Child's birth certificate
- Application for Social Security number
- Birth certificate issued at date when the person was older than age five, when certified by the appropriate agency

Claims Against Benefits



CLAIMS AGAINST BENEFITS

This section identifies the circumstances that may result in the loss of benefits for you or beneficiaries including denial, ineligibility, forfeiture, suspension, offset, reduction, or recovery and how to request a reconsideration of the loss.

Normally, retirement benefits that you accrue cannot be taken away from you through legal processes such as garnishment and bankruptcy. These benefits include your right to an annuity, a refund of contributions, a monthly annuity, an annuity option, or any other right or benefit.

Under certain circumstances, the system may reduce or take away benefits from you or beneficiaries. These circumstances include:

- Erroneous payments
- Failure to terminate
- Unlawful killing of a member
- Court Ordered Child Support Payments
- Qualified Domestic Relations Orders

Erroneous Payments

A change or error in the system's records or an audit of benefit calculations may result in members receiving more or less than they were entitled to receive. If the system identifies an error, it will correct the error and adjust future payments to the correct amount. The error could result in an overpayment or an underpayment.

Overpayments

The system has the right and responsibility to recover any overpayment that it makes. To recover the overpayment, the system will determine the overpayment and notify you of the overpayment.

When the system decreases the annuity amount, it will notify you in writing about the decrease and of the right to appeal the determination.

Underpayments

When the system determines that you have received an underpayment, it will pay the total of the underpayments to you in a lump sum.

Failure to Terminate

The "Eligibility for Benefits" section describes the termination requirement to be eligible for retirement benefits. You cannot begin receiving retirement benefits until the termination requirement is met.

Unlawful Killing of a Member

When a court determines that a beneficiary unlawfully killed a member or retiree, that beneficiary loses the right to benefit payments. The system may also suspend benefit payments when a beneficiary is charged with the unlawful killing, pending the outcome. In either case, the system must notify the beneficiary that it will not pay benefits. This notice must also inform the beneficiary of the right to request a waiver and the applicable deadlines.

If a court reverses a conviction on appeal, the system can then pay benefits. Otherwise, the system must refund your contributions to your estate, if a backup beneficiary does not exist.

Court Ordered Child Support Payments

If a court determines that you are willfully refusing or failing to support your minor dependent child(ren) in violation of a court order providing for their support, the court may order that your benefit be reduced to meet your child support obligations.

Qualified Domestic Relations Orders

A Qualified Domestic Relations Order (QDRO) is a court order that creates or recognizes the existence of an alternate payee's right to receive, or assigns to an alternate payee the right to receive, all or a part of the benefits payable to a participant under a retirement plan.

An alternate payee cannot be anyone other than a spouse, former spouse, child, or other dependent of a participant. A vested member's benefit can be subject to a QDRO in the event of divorce. A model form of the QDRO in the acceptable format for AJRS is available on our website www.apers.org/ajrs.

A QDRO does not require AJRS to provide any type or form of benefit, or pay options not otherwise available under the Plan, does not require the Plan to provide increased benefits, and does not require the payment of benefits to an alternate payee which are required to be paid to another alternate payee under another order previously determined to be a QDRO.

Glossary of Terms



GLOSSARY OF TERMS

Actual Service- Service credited at the rate of one month for each month of service

Actuary- A qualified actuary with experience in retirement plan financing. Membership in the American Academy of Actuaries shall be sufficient for a person to be deemed a qualified actuary.

Age- Age on last birthday

AJRS- Arkansas Judicial Retirement System

Annuity- An annual benefit payable from AJRS funds throughout the life of a person. All annuities shall be paid in equal monthly installments.

Beneficiary- Any person except a retiree who is receiving or is designated by a member to receive a plan benefit.

Board- The Board of Trustees of the Arkansas Judicial Retirement System

Credited Service- The sum of service credited to a member's account. This can include purchased service under Tier One (but not Tier Two).

Disability- An illness or injury which mentally or physically renders a person unable to perform his or her duties and which is judged to be permanent.

Employee (Member) Contributions- Under the contributory plan, the amount set by law that is deducted from a member's compensation and deposited in his or her account with AJRS.

Employer Contributions- The amount set by Arkansas law for the employer to contribute to fund the schedule of benefits provided to AJRS members.

Member- Any person who is included in the active membership of AJRS.

Normal Retirement Age- The age at which a member is eligible for retirement with full benefits.

Reciprocity- An agreement between two or more Arkansas public retirement plans that allows an employee to use his or her credited service in two or more of the retirement systems to meet the minimum service requirement for retirement purposes in each system.

Reduced Benefit- A benefit decreased in amount due to early retirement.

Refund- Return of member (employee) contributions and interest to an employee, as requested, after termination from an AJRS-covered position.

Retiree- A former member receiving a plan annuity by reason of having been a member.

Survivor- A spouse or child's guardian who, as a result of a member's or retiree's death, is designated by law to receive a benefit.

System- Arkansas Judicial Retirement System.

Vested- Entitled to receive a monthly benefit upon attaining a specified age.

Arkansas Judicial Retirement System
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