



## DUES PAYMENTS

Dues are required by the 10th of each month. Members joining after 9/1/2009 require \$100.00. Members joining prior to that date are set at \$50.00

Penalty after 60 days of the greater of \$5 or 10% simple interest. No creditable service for any month where dues are in arrears on the last day of the calendar year, unless received by the 10th of the following month.

## BENEFIT ELIGIBILITY

Members must accrue 12 years of service with 8 years as the Superior Court or State Court Clerk.

Members must receive ICJE training for each year as the Superior or State Court Clerk. Years without training will be deducted from creditable service. (O.C.G.A. 15-6-50)

Members may commence benefit after reaching vesting service, termination of employment as Clerk, and must have reached age 55. **Members have 90 days to make application to retire to receive retroactive benefits.**



## REFUND OPTION

Should a member not vest or choose otherwise, a Member may withdraw the total sum (including full actuarial cost of any buyback) without added interest. Should a member choose to refund their membership and then rejoin the Fund at a later date, no credit for prior service shall be applied.

## CONTACT DETAILS

1208 Greenbelt Drive  
Griffin, GA 30224



### PHONE

770-228-8461

### EMAIL

sccrf@rfga.us

### WEBSITE

[www.scc.georgia.gov](http://www.scc.georgia.gov)

## SUMMARY PLAN DOCUMENT



## SUPERIOR COURT CLERKS' RETIREMENT FUND OF GEORGIA

*Fund Established in 1952*



[sccrf@rfga.us](mailto:sccrf@rfga.us)



[www.scc.georgia.gov](http://www.scc.georgia.gov)



770-228-8461

# JOIN THE FUND



Joining the Fund is simple. Membership is effective upon receipt, but up to 6 months of eligible service as an active Superior Court Clerk may be claimed at joining by paying dues for those months.

## BUYBACKS

All buybacks must be purchased at application.

### DEPUTY CLERK SERVICE

Elected Clerks may purchase prior service as Chief Deputy Clerk for up to 6 months after becoming Clerk at full actuarial cost.



(Must have been the Chief Deputy Clerk before July 1, 2010 and no break in service with the same county. (Maximum available = 8 years)

State Court Clerk may receive prior service credit for State Court Clerk time **after** joining if application is made to the board. (Maximum available = 20 years)

### MILITARY SERVICE

All Clerks may purchase military service at the time of application. Must have served during time of armed conflict. Documentation required. (Max available = 4 years)



Military service is credited to your account if your service credit (including purchased prior service) reaches 20 years or more. If total service credit at retirement is less than 20 years, your military service will be refunded at 100%.



Should you not reach vesting status with the Fund, you are entitled to claim a 100% refund of purchased prior service

## BENEFITS



### ACTIVE DEATH BENEFIT

A death benefit of \$5,000.00 provided to the designated beneficiary of any member who dies while in office. This benefit may be left to any individual chosen by the Clerk. In the absence of a beneficiary, the lump sum shall be paid to the deceased member's Estate. For members eligible for a surviving spouse's benefit, this death benefit is in addition to the monthly benefit. No death benefit provided while out of office.

### RETIREMENT BENEFIT

The Fund provides monthly benefits to all members who meet retirement eligibility. To calculate your base rate pension amount (Single Life Option), we multiply the **complete years of creditable service** by the base rate amount. (Benefit Rates may be subject to semi-annual increases).

*The Fund highly recommends the use of the Member Self Service portal for Retirement Calculation Estimates found at [scc.georgia.gov](http://scc.georgia.gov).*

### DISABILITY BENEFIT

A member may retire after completing 16 years of creditable service if the member becomes totally and permanently disabled after commencing service as a clerk. The the benefit amount shall be \$1,700 per month, adjusted for maximum benefit increases approved by the Board, payable for the lifetime of the clerk. Disability benefits must be approved by the Board of Commissioners.

## BENEFITS (CONT.)

### SURVIVOR BENEFIT

At retirement, a member may choose to take a reduced amount and leave a surviving spouse half of the full member amount (not the reduced amount). To do so, the member must have accrued 20 years of creditable service AND have been married to the spouse for at least 6 years preceding retirement date.

Example:

*Single Life Option: \$3,202.60 per month*

*Reduced Member Amount: \$2,931.02 per month*

*Surviving Spouse Amount: \$1,601.30 per month*

Should the spouse die before the member or in the case of divorce, the member may revoke the election for a spousal benefit by approval by the Board. The change in member benefits will commence on the first day of the month following the date on which the board approves such revocation [O.C.G.A. 47-14-70 (2)].

Should a member pass away before retirement, a surviving spouse is entitled to receive a monthly benefit equal to 50% of the amount the clerk would have received, if retired. Spouse must be 55 and married at least 6 years preceding the death.

If no survivor, refund payment for dues paid is made to estate. If no survivor, then the refund calculation is

- Dues Paid - Member Benefits = Refund Amount

If the member retired and the dues paid to the Fund exceed the benefits the member received, the estate may claim a refund:

- $Dues Paid - Total Benefit Paid (Clerk + Survivor) = Refund$

