

IMPORTANT!

You could lose retirement benefits if you return to work without understanding and following these rules.

Before receiving a benefit payment from MOSERS, IRS rules require a “bona fide termination” of your employment.¹ For purposes of MOSERS Board Rules, a “bona fide termination” occurs when:

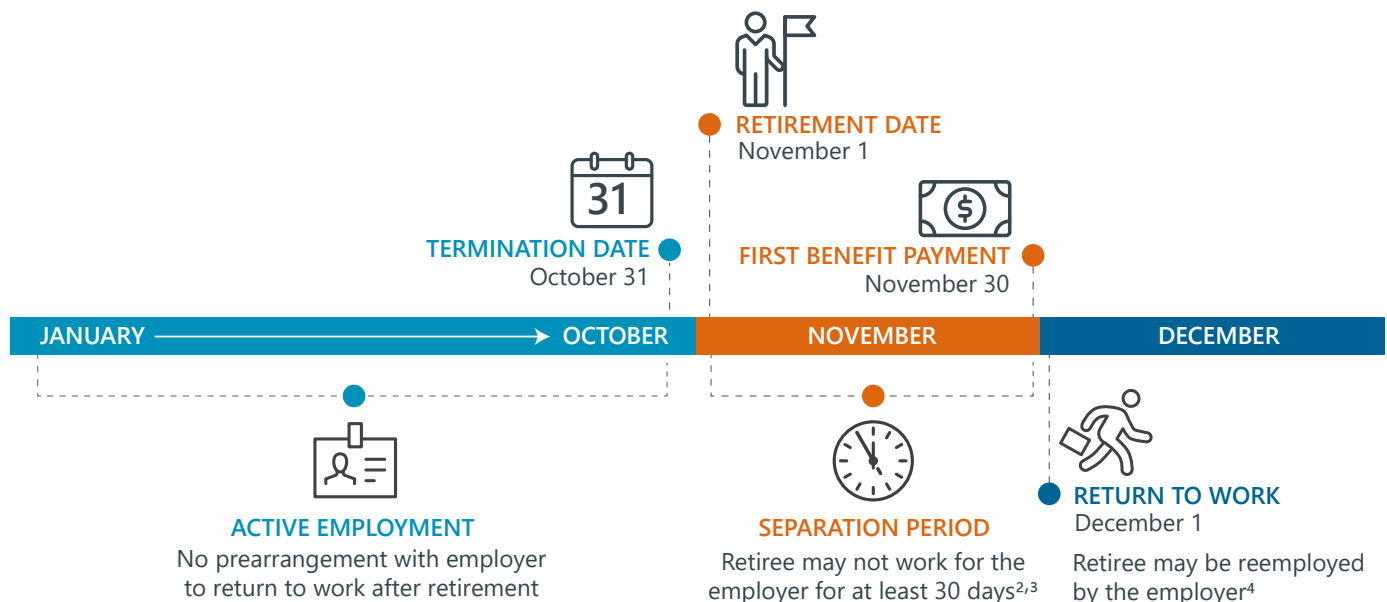
- You have completely severed employment;
- You have not entered into a prearranged agreement (written or oral), prior to retirement, with the State of Missouri or any MOSERS-covered employer for subsequent employment on any basis (full-time, part-time, or other); and
- You are not subsequently employed with the State of Missouri or any MOSERS-covered employer on any basis (full-time, part-time, or other) within **30 days** after your employment with your prior employer has ended.

Please note that if you do not have a bona fide termination, your retirement will be null and void, meaning you will not receive your pension payments.

For more information, see the FAQs on Termination and Reemployment Rules at www.mosers.org. Go to **Retirees**, then **Working After Retirement**.



Retiree Return to Work Example



¹ The bona fide termination requirement also applies when you are retired, reemployed in a benefit-eligible position, and returning to retirement.

² Employers may discuss reemployment with a retiree after termination but the retiree cannot be rehired prior to the expiration of the 30-day separation period.

³ If reemployment occurs in a benefit-eligible position, other than a statewide elected official or state legislator, retirement benefits will stop.

⁴ After a bona fide termination and 30-day separation, a retiree may return to work in a non-benefit-eligible position or as a statewide elected official or state legislator, and also continue to receive MOSERS retirement payments.