

Members—View Your Account Online

www.nvpers.org

Visit our website and explore the vast amount of information available to assist you in gaining knowledge and insight about PERS

Creating Your Account

Create and view your personal account online using the link on the homepage.

Follow these easy steps:

Before you begin, you'll need your current service credit total (years worked). Note: You can call us if you don't know.

1. Click on the “**Create a New Web Account**” link.
2. Read and “**Agree**” to the Electronic Signature Agreement.
3. Select the “**Member**” radial button and then select “**next**.”
4. Enter the pertinent information on the “**Create Your Account**” page and select “**next**.”
5. Enter the pertinent information on the “**Create Member Account Part 2**” page and select “**Create**.” (Answer only 2 of the 3 questions)
6. Congratulations! You have your account confirmation. Select “**Click to Access Your Account**.”
7. On the “**Secure Account Home Page**” select PERS or the other System account you want to view.

8. On “**Your Account Information**” page select any activity and explore your account!

Note: Newly hired members should wait 90 days before activating your account.

Website Features:

Calculation of Benefits

Utilize the “Benefit Estimate” link once inside your personal account to calculate your benefit using salary and service credit information posted to your account. A “Benefit Estimator” (on the left-hand side) allows you to calculate benefits using

salary and service credit information that you provide.

Purchase Estimator

Get an estimate of the cost to buy additional service credit towards your retirement.

Informational Programs

PERS offers monthly group presentations to provide you with information regarding your benefits based on the length of your membership. View the schedule and make an appointment to attend a session that is convenient for you.

Publications

Select this link on the homepage to view and print our brochures.

PERS Forms

Select this link to access member change forms.

Frequent Questions

Visit the “FAQ” section on the homepage and review the most common questions received at PERS.

Rank Our Service

PERS relies on our members for valuable input regarding our commitment to quality service. The website offers a “PERS Poll” where you can rank our service to you.

Technical Problems?

Call the PERS Help Desk toll free: **1-866-473-7768** and ask for the Help Desk.

Safe and Secure

Our Website is “Cybertrust Enterprise Certified.” We are committed to maintaining a secure website program.



693 W. Nye Lane
Carson City, NV 89703
(775) 687-4200
Fax (775) 687-5131
Toll Free: 1-866-473-7768

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Las Vegas, NV 89119
(702) 486-3900
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Website: www.nvpers.org

ESTIMATE CALCULATION WORKSHEET ENROLLED ON OR AFTER JANUARY 1, 2010

This general benefit estimate calculation sheet is intended to assist you with the calculation of your future retirement benefit. The calculation sheet will take you through the benefit formula to give you a conservative idea of your monthly benefit based on information that you will provide.

Eligibility:

Regular Members

5 years of service credit at age 65
10 years of service credit at age 62
30 years of service credit at any age

Police/Fire Members

5 years of service credit at age 65
10 years of service credit at age 60
20 years of service credit at age 50
30 years of service credit any age

Benefit Calculation Formula:

Service Credit Earned After January 1, 2010
Service Credit X 2.5% = Service Time Factor

(Service Time Factor) X Average Compensation = Service Retirement Allowance

Your Calculation:

Service Credit Earned on or after January 1, 2010

Your Service Credit _____ X 2.5% = _____ % Service Time Factor

Your Total Service Time Factor _____ % X Your Average Compensation \$ _____ =
Your Service Retirement Allowance \$ _____

Definitions:

Service Credit: The total number of years, months, and days of credit, which an employee has earned in the system.

Average Compensation: The average of your highest 36 months consecutive months of employment with provision that each 12 month period of salary may not increase greater than 10% of the prior 12 months of salary reported. Salary increases due to promotion and assignment related compensation are excluded from salary cap calculation.

Service Retirement Allowance: Your benefit when you have obtained the age and earned the service credit to establish full retirement eligibility.

Maximum Benefit: You may earn up to 75% of your average compensation with 30 years of service credit.

Early Retirement Reduction: Subtract 6% for each full year or .5% for each month you are under retirement age.
Service Retirement Allowance \$ _____ - _____ % = \$ _____ (your benefit minus the reduction for early retirement).



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ESTIMATE CALCULATION WORKSHEET

This general benefit estimate calculation sheet is intended to assist you with the calculation of your future retirement benefit. The calculation sheet will take you through the benefit formula to give you a conservative idea of your monthly benefit based on information that you will provide.

Eligibility:

Regular Members

5 years of service credit at age 65
 10 years of service credit at age 60
 30 years of service credit at any age

Police/Fire Members

5 years of service credit at age 65
 10 years of service credit at age 55
 20 years of service credit at age 50
 25 years of service credit any age

Benefit Calculation Formula:

Service Credit Earned Before July 1, 2001
 Service Credit X 2.5% = Service Time Factor 1

Service Credit Earned on or After July 1, 2001
 Service Credit X 2.67% = Service Time Factor 2

(Service Time Factor 1 + Service Time Factor 2) X Average Compensation = Service Retirement Allowance

Your Calculation:

Service Credit Earned Before July 1, 2001

Your Service Credit _____ X 2.5% = _____ % Service Time Factor 1

Service Credit Earned on/after July 1, 2001

Your Service Credit _____ X 2.67% = _____ % Service Time Factor 2

Service Time Factor 1 + 2 = _____ % Total Service Time Factor

Your Total Service Time Factor _____ % X Your Average Compensation \$ _____ =
 Your Service Retirement Allowance \$ _____

Definitions:

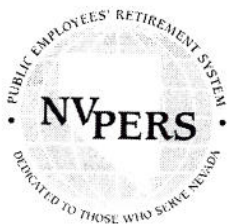
Service Credit: The total number of years, months, and days of credit, which an employee has earned in the system.

Average Compensation: The monthly average of the highest consecutive 36 months of salary reported by your employer.

Service Retirement Allowance: Your benefit when you have obtained the age and earned the service credit to establish full retirement eligibility.

Maximum Benefit: If you were hired on or after July 1, 1985, you may earn up to 75% of your average compensation. If you were hired prior to July 1, 1985, you may earn up to 90% of your average compensation.

Early Retirement Reduction: Subtract 4% for each full year or .33% for each month you are under retirement age. Service Retirement Allowance \$ _____ - _____ % = \$ _____ (your benefit minus the reduction for early retirement).



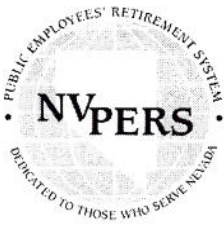
Purchase of Service Program
 Members hired prior January 1, 2010

If you have five years of creditable service you may purchase up to a maximum of five years of service credit. The cost to purchase service is based on your average compensation times the number of months purchased times the actuarial percentage based on your age. Purchases may be paid in a lump sum, through installments (at 8% interest), or through direct rollover of deferred funds. If you decide to purchase, you must first contact PERS to request a purchase-of-service agreement.

Special note for part-time employees: Your average compensation is calculated on salary you would have received had you worked full-time. A part-time employee is a member who works less than full-time according to the employer's full-time work schedule.

1. **Your Average Monthly Compensation** = \$ _____
 (Average of your 36 highest consecutive months of salary)
2. **Multiplied by the # of months to be purchased** X _____
 = \$ _____
3. **Purchase Percentage Based on Age** = X _____ %
 (Find your age and corresponding % from table below)
4. **Estimated lump sum cost to purchase additional service** = \$ _____
 (Principal)

Purchase Percentages for Regular Members:				Purchase Percentages for Police and Firemen:			
Age	Percent	Age	Percent	Age	Percent	Age	Percent
30 or under	16.9	55	38.6	30 or under	24.5	55	39.4
31	17.5	56	37.9	31	25.2	56	38.8
32	18.1	57	37.2	32	25.8	57	38.1
33	18.7	58	36.5	33	26.5	58	37.4
34	19.3	59	35.7	34	27.3	59	36.7
35	19.9	60	35.0	35	28.0	60	36.0
36	20.6	61	34.2	36	28.8	61	35.3
37	21.3	62	33.4	37	29.6	62	34.5
38	22.0	63	32.6	38	30.4	63	33.7
39	22.7	64	31.8	39	31.2	64	33.0
40	23.4	65	31.0	40	32.1	65	32.2
41	24.2	66	30.1	41	32.9	66	31.3
42	25.0	67	29.3	42	33.9	67	30.5
43	25.9	68	28.4	43	34.8	68	29.7
44	26.7	69	27.6	44	35.8	69	28.8
45	27.6	70	26.7	45	36.8	70	28.0
46	28.5	71	25.8	46	37.8	71	27.1
47	29.5	72	24.9	47	38.9	72	26.2
48	30.5	73	24.1	48	40.0	73	25.3
49	31.5	74	23.2	49	41.2	74	24.4
50	32.6	75	22.3	50	42.4	75	23.4
51	33.7	76	21.4	51	43.6	76	22.5
52	34.9	77	20.5	52	44.8	77	21.6
53	36.0	78	19.6	53	46.0	78	20.7
54	37.3	79	18.7	54	47.2	79	19.8
		80	17.8		48.4	80	18.9



Purchase of Service Program
 Members hired on or after January 1, 2010

If you have five years of creditable service you may purchase up to a maximum of five years of service credit. The cost to purchase service is based on your average compensation times the number of months purchased times the actuarial percentage based on your age. Purchases may be paid in a lump sum, through installments (at 8% interest), or through direct rollover of deferred funds. If you decide to purchase, you must first contact PERS to request a purchase-of-service agreement.

Special note for part-time employees: Your average compensation is calculated on salary you would have received had you worked full-time. A part-time employee is a member who works less than full-time according to the employer's full-time work schedule.

1. **Your Average Monthly Compensation** = \$ _____
 (Average of your 36 highest consecutive months of salary)
2. **Multiplied by the # of months to be purchased** X _____
 = \$ _____
3. **Purchase Percentage Based on Age** = X _____ %
 (Find your age and corresponding % from table below)
4. **Estimated lump sum cost to purchase additional service** = \$ _____
 (Principal)

Purchase Percentages for Regular Members:				Purchase Percentages for Police and Firemen:			
Age	Percent	Age	Percent	Age	Percent	Age	Percent
30 or under	15.9	55	36.1	30 or under	22.9	55	36.9
31	16.4	56	35.5	31	23.6	56	36.3
32	16.9	57	34.8	32	24.2	57	35.7
33	17.5	58	34.1	33	24.8	58	35.0
34	18.1	59	33.4	34	24.8	59	34.4
35	18.6	60	32.7	35	25.5	60	33.7
36	19.3	61	32.0	36	26.2	61	33.0
37	19.9	62	31.3	37	26.9	62	32.3
38	20.6	63	30.5	38	27.7	63	31.6
39	21.2	64	29.8	39	28.4	64	30.9
40	21.9	65	29.0	40	29.2	65	30.1
41	22.7	66	28.2	41	30.0	66	29.4
42	23.4	67	27.4	42	30.9	67	28.6
43	24.2	68	26.6	43	31.7	68	27.8
44	25.0	69	25.8	44	32.6	69	27.0
45	25.9	70	25.0	45	33.5	70	26.2
46	26.7	71	24.2	46	34.4	71	25.4
47	27.6	72	23.4	47	35.4	72	24.5
48	28.6	73	22.5	48	36.4	73	23.7
49	29.5	74	21.7	49	37.5	74	22.8
50	30.5	75	20.8	50	38.6	75	22.0
51	31.6	76	20.0	51	39.7	76	21.1
52	32.6	77	19.2	52	39.2	77	20.2
53	33.8	78	18.3	53	38.6	78	19.4
54	34.9	79	17.5	54	38.1	79	18.5
		80	16.7		37.5	80	17.7



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PURCHASE OF SERVICE PROGRAM

If you have five years of creditable service you may purchase up to a maximum of five years of service credit. The cost to purchase service is based on your average compensation times the number of months purchased times the actuarial percentage based on your age. Purchases may be paid in a lump sum, through installments (at 8% interest), or through direct rollover of deferred funds. If you decide to purchase, you must first contact PERS to request a purchase-of-service agreement.

Special note for part-time employees: Your average compensation is calculated on salary you would have received had you worked full-time. A part-time employee is a member who works less than full-time according to the employer's full-time work schedule.

1. **Your Average Monthly Compensation** = \$ _____
 (Average of your 36 highest consecutive months of salary)

2. **Multiplied by the # of months to be purchased** X _____
 = \$ _____

3. **Purchase Percentage Based on Age** = X _____ %
 (Find your age and corresponding % from table below)

4. **Estimated lump sum cost to purchase additional service** = \$ _____
 (Principal)

Purchase Percentages for Regular Members:				Purchase Percentages for Police and Firemen:			
<u>Age</u>	<u>Percent</u>	<u>Age</u>	<u>Percent</u>	<u>Age</u>	<u>Percent</u>	<u>Age</u>	<u>Percent</u>
30 or under	17.1	55	40.3	30 or under	30.5	55	40.1
31	17.7	56	39.6	31	31.0	56	39.4
32	18.3	57	38.8	32	31.6	57	38.7
33	18.9	58	38.1	33	32.1	58	37.9
34	19.6	59	37.3	34	32.6	59	37.1
35	20.2	60	36.5	35	33.2	60	36.3
36	20.9	61	35.7	36	33.8	61	35.5
37	21.6	62	34.9	37	34.4	62	34.7
38	22.4	63	34.1	38	34.9	63	33.9
39	23.1	64	33.2	39	35.5	64	33.0
40	23.9	65	32.4	40	36.2	65	32.1
41	24.8	66	31.5	41	36.8	66	31.2
42	25.6	67	30.7	42	37.4	67	30.3
43	26.5	68	29.8	43	38.1	68	29.4
44	27.4	69	28.9	44	38.8	69	28.5
45	28.4	70	28.0	45	39.5	70	27.5
46	29.4	71	27.1	46	40.2	71	26.6
47	30.4	72	26.2	47	40.9	72	25.7
48	31.5	73	25.3	48	41.7	73	24.7
49	32.6	74	24.3	49	42.5	74	23.8
50	33.7	75	23.4	50	43.3	75	22.9
51	34.9	76	22.5	51	44.1	76	22.0
52	36.2	77	21.5	52	44.9	77	21.1
53	37.5	78	20.6	53	45.7	78	20.2
54	38.9	79	19.7	54	46.5	79	19.3
		80	18.8			80	18.5



SURVIVOR BENEFICIARY DESIGNATION

693 W. Nye Lane, Carson City, NV 89703 - (775) 687-4200 - Fax (775) 687-5131
 7455 W. Washington Ave., Suite 150, Las Vegas, NV 89128 - (702) 486-3900 - Fax (702) 304-0697
 5820 S. Eastern Ave., Suite 220, Las Vegas, NV 89119 - (702) 486-3900 - Fax (702) 678-6934
 Toll Free: (866) 473-7768 www.nvpers.org

****THIS FORM SUPERSEDES ALL PRIOR BENEFICIARY DESIGNATIONS****

Member Information

Name Change Yes No If Yes, Former Name: _____

Name: _____ Social Security Number: _____ Employer: _____

Address: _____ City, State, Zip: _____

Home Phone: _____ Work Phone: _____ Birth Date: _____

Family Beneficiary Information. A spouse or registered domestic partner is a member's primary beneficiary under NRS 286.674 and may be eligible to receive a lifetime benefit in the event of the member's death prior to retirement. If a monthly benefit is not available, the spouse or registered domestic partner may be eligible to receive a one-time lump-sum payment of any existing member contributions in the System. Children under age 18 may be eligible to receive a limited benefit.

Name of Spouse or Registered Domestic Partner: _____ Social Security Number: _____ Birth Date: _____

List all unmarried children (biological or legally adopted) under age 18. (Attach separate sheet if necessary.)

Name: _____ Social Security Number: _____ Birth Date: _____ M F

Name: _____ Social Security Number: _____ Birth Date: _____ M F

Survivor Beneficiary Designation. This designation is valid only upon the member establishing eligibility for survivor benefits pursuant to NRS 286.672 and 286.6767. **All members of the System should list one person as the Survivor Beneficiary (not a spouse or registered domestic partner, trust or charitable organization) to receive a lifetime benefit in the event of the member's death or member and spouse's or registered domestic partner's simultaneous death prior to retirement. Additional Payees may be designated to split the payment with the Survivor Beneficiary by percentage. Monthly payments to Additional Payees cease upon the death of the designated Survivor Beneficiary. If a monthly payment is not available and no spouse or registered domestic partner exists, then the Survivor Beneficiary and Additional Payees may be eligible to split, by percentage designated, a one-time, lump-sum payment of any existing member contributions in the System.**

Survivor Beneficiary: (If you do not wish to provide a lifetime benefit for Survivor Beneficiary/Additional Payees, indicate NONE.)

Name: _____ SS# _____ Birth Date: _____ <input type="checkbox"/> M <input type="checkbox"/> F	Percent*
Address: _____ City, State, Zip: _____	

Additional Payees: (Attach separate sheet, if necessary)

Name: _____ SS# _____ Birth Date: _____ <input type="checkbox"/> M <input type="checkbox"/> F	Percent*
Address: _____ City, State, Zip: _____	

Name: _____ SS# _____ Birth Date: _____ <input type="checkbox"/> M <input type="checkbox"/> F	Percent*
Address: _____ City, State, Zip: _____	

Name: _____ SS# _____ Birth Date: _____ <input type="checkbox"/> M <input type="checkbox"/> F	Percent*
Address: _____ City, State, Zip: _____	

***Survivor Beneficiary & Additional Payee Percentages must be whole numbers and total 100% when added together**

TOTAL PERCENTAGES FOR SURVIVOR BENEFICIARY + ALL ADDITIONAL PAYEES =	Total %
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Tertiary Beneficiary Designation. The tertiary beneficiary may be eligible to receive a one-time lump-sum payment of any existing member contributions in the System when there is no spouse or registered domestic partner **and** no Survivor Beneficiary/Additional Payee designated or living **and** no minor children/student payments are being made by the System. If more than one person is listed, the payment will be split equally unless otherwise stated by the member. Attach a separate sheet if necessary.

Name: _____ SS# _____ Birth Date: _____ M F

Address: _____ City, State, Zip: _____

Name: _____ SS# _____ Birth Date: _____ M F

Address: _____ City, State, Zip: _____

I understand that the information designated on this form supercedes all prior Beneficiary Designations that I have submitted on other forms, and that this information only affects records with the Public Employees' Retirement System.

For PERS Use - Date Received

Member Signature: _____ Date: _____

Survivor Benefits

If a member dies prior to retirement, eligible survivors are entitled to a monthly survivor benefit. Pursuant to NRS 286.671, eligible survivors are the member's spouse or registered domestic partner or Survivor Beneficiary and Additional Payees. In addition, dependent children under the age of 18 at the time of the member's death would also be eligible for a benefit. In order for the Survivor Beneficiary and Additional Payees to receive benefits, the member must be unmarried at the time of death. To qualify for survivor benefits, the member must have:

1. Two years of service in the two and one-half years immediately preceding the member's death;
2. Ten or more years of accredited service; or
3. Died as a result of an occupational disease or as a result of an accident arising out of or in the course of employment, regardless of service credit.

The calculation of benefits for the spouse or registered domestic partner or the Survivor Beneficiary and Additional Payees is based on the number of years of service credit the member had at the time of death. If the member had less than 10 years of service credit, the benefit would be \$450.00 paid to the spouse or registered domestic partner split between the Survivor Beneficiary and the Additional Payees based on the designated percentage.

If the member had more than 10 years of service credit but less than 15 years, the benefit would be paid under Option 3, which is calculated based on the member's age at the time of death, the spouse's or registered domestic partner's or Survivor Beneficiary's age, member's service credit, and average compensation. A flat rate monthly benefit of \$450.00 could be substituted for the Option 3 benefit, depending on which is greater.

If the member had more than 15 years of service credit or was fully eligible to retire, the benefit would be paid under Option 2, which is calculated based on the member's age at the time of death, the spouse's or registered domestic partner's or Survivor Beneficiary's age, member's service credit, and average compensation. A flat rate monthly benefit of \$450.00 could be substituted for the Option 2 benefit, depending on which is greater.

Dependent children under the age of 18 at the time of the member's death, who were the issue of or legally adopted children of the member, are entitled to a monthly benefit of \$400.00 per month until the child reaches age 18. Once the child reaches age 18, he/she must be a continuous full-time student to receive benefits until age 23.

Benefits cease upon death of the Survivor Beneficiary. Therefore, if the System was paying benefits to a Survivor Beneficiary and Additional Payees, when the Survivor Beneficiary dies, payments to the Additional Payees would cease as well. If an Additional Payee dies, the benefit amount would be redistributed among the remaining payees.

The designation of the Survivor Beneficiary and the Additional Payees must be made on the PERS' form entitled Survivor Beneficiary Designation. Your Survivor Beneficiary and Additional Payees will receive payment based on the percentages you designated for the lifetime of the Survivor Beneficiary. The form must be properly completed and be submitted or postmarked with a date prior to the member's death.

In the event the member fails to meet eligibility requirements for survivor benefits prior to death, a lump-sum refund of any employee contributions would be paid to the member's spouse or registered domestic partner. If no spouse or registered domestic partner exists the refund would be paid to the listed Survivor Beneficiary/Additional Payees. If there are no listed Survivor Beneficiary/Additional Payees the refund would be paid to the listed Tertiary Beneficiary/ies. If there are no listed Tertiary Beneficiary/ies the refund would be paid to the member's estate. If there is no estate, the refund would be paid to the member's heirs.

If you have additional questions, please contact us at (775) 687-4200, (702) 486-3900 or toll-free 1-866-473-7768.