Normal retirement is defined by the respective state retirement plans and is summarized below:

SERS TIER I

- Age 55 with 25 years Service Credit
- Age 65 with 10 years Service Credit
- Age 70 with 5 years Service Credit

SERS TIER II

Current "Normal":

- Age 63 with 25 years Vested Service
- Age 65 with at least 10 years Vested Service

Grandfathered "Normal":

- Age 60 with 25 years Vested Service
- Age 62 with at least 10 years Vested Service
- Age 62 with 5 years Actual State Service (effective 7/1/97)
- Age 70 with 5 years Vested Service

SERS TIER IIA

Current "Normal":

- Age 63 with 25 years Vested Service
- Age 65 with at least 10 years Vested Service

Grandfathered "Normal":

- Age 60 with 25 years Vested Service
- Age 62 with at least 10 years Vested Service
- Age 62 with 5 years Actual State Service (effective 7/1/97)

SERS TIER III

- Age 63 with 25 years Vested Service
- Age 65 with at least 10 years Vested Service

ALTERNATE RETIREMENT PROGRAM (ARP)

• Age 65 with at least 10 years participation

CT TEACHERS' RETIREMENT BOARD PROGRAM (TRB)

- Age 60 with 20 years of eligible CT service
- Any age with at least 35 years of service (25 of those years must be eligible CT service)