



DBRP DCRP & MUS-RP

COMPARING YOUR 3 RETIREMENT OPTIONS

MPERA@MT.GOV OR CALL: 1-877-275-7372



Defined Benefit Retirement Plan DBRP

Vesting at 5 years of
service.

No investment risk.

Lifetime benefit
when vested and
eligible.

Option to purchase
additional service to
enhance benefit.

Guaranteed Annual
Benefit Adjustment
(GABA) during
retirement.



Defined Contribution Retirement Plan DCRP

Vesting at 5 years of
service.

Freedom to choose
your investment
options.

Freedom to decide
how funds are
distributed.

Once vested, both
employee and
employer
contributions, plus
earnings, are
portable.

Qualified accounts
can be rolled into the
DCRP account.



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Montana University System Retirement Plan (MUSRP)

Vesting is immediate.

Your account will grow based on contribution amounts, length of investment and the rate of return.

Only TIAA-CREF investment products offered.

Not a member of the PERS system. Not eligible for PERS disability coverage.

You have 12 months to decide no matter which plan you pick.

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