



# 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)

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Vesting is immediate.

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

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Only TIAA-CREF investment products offered.

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

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

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