



DBRP DCRP & MUS-RP

COMPARING YOUR THREE RETIREMENT OPTIONS

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



Defined Benefit Retirement Plan DBRP

Vested at five years of service.

No investment risk.

Lifetime benefit when vested and eligible.

Option to purchase additional service to enhance your benefit.

Guaranteed Annual Benefit Adjustment (GABA) during retirement.



Defined Contribution Retirement Plan DCRP

Vested at five years of service.

Freedom to choose your investment options.

Freedom to decide how your funds are distributed.

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

Qualified accounts can be rolled into the DCRP account.



Montana University System Retirement Plan (MUSRP)

Vested immediately.

Only TIAA investment products offered.

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

If you're not a member of the PERS system, you're not eligible for PERS disability coverage.