



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.