



EG&C FUND AT A GLANCE

EXCISE, GAMING & CONSERVATION OFFICERS' RETIREMENT FUND

Member Eligibility & Participation

State employees are eligible for membership in the EG&C Plan based on specific criteria (IC 5-10-5.5-5). The covered positions within the EG&C Plan include State excise police, gaming agents, gaming control officers, and conservation enforcement officers.

All state excise police and conservation enforcement officers hired after September 2, 1971, must join the plan, as membership in the plan is a condition of employment. Gaming agents became covered by the EG&C Plan on July 1, 2005, and gaming control officers became covered on July 1, 2007.

Contributions

- Employee pays 4% of statutory salary.
- Employer pays a contribution rate determined annually by the INPRS Board of Trustees.

Eligibility for Retirement Pension Benefit

For a **normal pension benefit**, you must be:

- at least age 65 with 15 years of service; or
- at least age 60 with 15 years of service AND enrolled before age 50; or
- at least age 55 and your age plus years of service equals at least 85 (Rule of 85); or
- at least age 50 and have at least 25 years of service.

For **early retirement with a reduced benefit**:

- you must be at least age 45 and
- have at least 15 years of service.

The EG&C Plan has a **mandatory** retirement age of 65 unless the member becomes an officer after age 50. In that case, the mandatory retirement date is the earlier of:

- First day of the month following the member's 65th birthday; or
- First day of the month following the completion of 15 years of service.

No age or service requirements.

Eligibility for Disability Benefit

You may receive disability benefits if you become permanently or temporarily disabled from performing all suitable and available work on the force for which you are or may be capable of becoming qualified, and reasonable accommodations (required by ADA) are made. The INPRS Board of Trustees, or its designee, will decide if your disability meets statutory requirements, the degree of disability, and if the disability arose in the line of duty.

Disability benefits will **not** be provided for any disability that:

- Is intentional or self-inflicted injury or attempted suicide;
- Results from a committed or attempted felony act;
- Begins within 2 years after you enter or re-enter active service on the force; and
- Is a mental or physical condition that began before you entered or re-entered active service.



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Survivor Benefits

- If an active member dies in the line of duty after January 31, 2018, the designated survivor will receive 100% of the benefit that the member would have received with 25 years of service at age 50.
- If an active member dies other than in the line of duty, or an inactive member with at least 15 years of service dies other than in the line of duty, the designated survivor will receive 50% of the benefit that the member would have received with 25 years of service at age 50.
- If an inactive member dies other than in the line of duty and does not have at least 15 years of service and the member was not receiving a disability benefit, the designated survivor will receive a refund of the member contributions plus interest.

Members may designate their spouse, unmarried child or children under the age of 18, or a surviving parent.

- If the member fails to designate anyone to receive a survivor benefit, or those designated precede the member in death, the member's estate will receive a lump sum of the member's contributions plus interest.
- If a retired member and the designated beneficiary die prior to recovering the member's contributions plus interest, there is no lump sum payable to the estate of the last beneficiary.

Withdraws Before Retirement

Members may withdraw their member contributions plus interest if the following is met:

- separated from service for a reason other than death or disability; and
- have less than 15 years of service (or 10 years if member enrolled after age 50).

Members may **NOT** withdraw their member contributions if they separate from service for any reason other than death or disability and have at least 15 years of service (or 10 years if member enrolled after age 50).

The contributions are used to fund the pension benefit when the member reaches age eligibility.

Meeting the above criteria, EG&C members have 3 distribution options:

1. Take a PERF Hybrid covered position and transfer your EG&C service and member contributions to PERF Hybrid. The transfer is final.
2. Leave the account balance with the EG&C plan.
3. Request a lump sum distribution paid as a rollover or direct payment.

FOR YOUR BENEFIT

This handout is an overview of the EG&C plan provisions. Complete details are available in the Excise, Gaming, and Conservation Officers member handbook. You may read it or print your copy from the INPRS website. You may also request a copy in writing or by calling our toll-free number, (844) GO-INPRS.

Keep your name, address, and beneficiary choices current. Visit your online account at myINPRSretirement.org to make changes. Without a current address, INPRS can't reach you when you may be retirement eligible. INPRS can pay death benefits to designated beneficiaries on file. Don't let death benefits go to the wrong person.

Every attempt has been made to verify that the information in this publication is correct and up-to-date. Published content does not constitute legal advice. If a conflict arises between the information contained in this publication and the law, the applicable law shall apply.