



Peace Officers' Retirement, Accident and Disability System

Jasmine Cripps, POR Executive Officer (515) 725-6252
cripps@dps.state.ia.us

POR System Overview – Iowa Code Chapter 97A

POR Board of Trustees:

Chairman: DPS Commissioner, Stephen K. Bayens

Trustees: Roby Smith, State of Iowa Treasurer
Mark Oiler, AVP & Actuary, Principal Financial Group
Marland Winter, Retired Sergeant, ISP: *In even numbered years, POR retirees elect one Trustee for representation on the Board.*
Trooper Robert Conrad, Active ISP: *In odd numbered years, POR active members elect one Trustee for representation on the Board.*

POR Contributions:

Current POR contribution rates:	Employee contribution:	11.40% of POR-covered wages
	State of Iowa contribution	37.00% of POR-covered wages

Employees pay 11.4% of “POR-covered wages” toward their POR benefit, which are deducted from employee wages on bi-weekly paycheck. POR covered wages includes bi-weekly base salary, longevity, and meal per diems. Does not include overtime, shift differential, temporary supervisor pay, cleaning allowance, etc.

These contributions are withheld from your check pre-tax for federal and state taxes and will therefore reduce your taxable income each year.

Beneficiary: Death benefits are payable to certain individuals as defined in Iowa Code section 97A. Please keep POR records updated for any beneficiary or life changes (marriage, divorce, etc.) by completing a new beneficiary designation form as necessary. This is in addition to forms you file with Human Resources.

POR Retirement Benefits

POR is a “defined benefit plan”:

- Normal retirement age is 55, can retire as early as age 50 with 22 years of POR service with reduced benefits
- Benefits are calculated on a formula at retirement based on age, years of service and high (3) years of wages. Different benefit options available for service retirement.

Vesting: POR members must have completed (4) full years of membership covered service to be eligible for retirement benefits (not service credit years as defined below). Members who terminate employment prior to completing (4) full years of service may take a distribution of their contributions and interest, either having it paid to them or (if qualified) rolling it over to another qualified retirement plan.

Service Credit: Accrued in even one-year increments beginning when graduate from academy and are employed in a sworn position. Service of more than six (6) months plus one day in any year is rounded up and equivalent to one (1) year of service for retirement purposes; however, in no case shall a member receive more than one year of service credit for each 12-month period of service. Vesting service is NOT rounded.

Final Average Compensation: The average of your POR covered wages during your high three (3) years of service. Overtime compensation, if any, and periods without pay shall not be considered in this computation.

Percent of Covered Wages Received at Retirement: 2.75% of final average compensation per year of POR service, up to max of 88% for 32 years of service.

Sample Benefit Calculation:

32 years of POR-covered service and \$104,524.70 final average compensation

(\$101,524.80 Trooper 3 top of scale FY 2025, \$46.15 longevity/pp, \$10 per diem/15 per month average)

32 years X 2.75% per years = 88%

88% X \$104,524.70 = \$91,981.74/12 months = **\$7,665.14 gross monthly retirement benefit**

POR Death Benefits

Accidental Death Benefits

Upon the death of a member in service from the natural and proximate result of an accident, disease, or exposure occurring or aggravated at some definite time and place while the member was in the actual performance of duty.

- **Monthly pension:** Equal to 50% of the member's average final compensation, paid to eligible beneficiary in the following order:
 - Surviving spouse.
 - If no surviving spouse but there are dependent children, then to guardian of children until children are age 18 or age 22 if full-time student.
 - If no surviving spouse or dependent children: then to member's dependent father or mother or both, if applicable.
- **Dependent Child Benefits (under age 18 or under age 22 and a full-time student):** In addition to above pension, monthly benefit for each dependent child equal to 6% of the monthly earnable compensation payable to an active member holding the highest grade in the rank of Senior Patrol Officer.
- **No surviving spouse, dependent children, or dependent parents:** Payable to POR beneficiary as named by member, lump sum of 50% of the compensation earned by the member during the year immediately preceding the death.

- **Additional lump sum death benefit:** If death of a member in service was the direct and proximate result of a traumatic personal injury incurred in the line of duty, lump sum of \$100,000 dollars payable to a person authorized to receive the above accidental death benefits.

Ordinary Death Benefit

Payable for a death that did not occur in the line of duty, to an in service member with (1) or more years of membership service, or to a member who is no longer in service who has completed (4) or more years of service.

- **Monthly pension:** Equal to 40% of the member's average final compensation but not less than twenty-five (25) percent of the earnable compensation of an active member holding the highest grade in the rank of Senior Patrol Officer if the member was in service at the time of death. Pension paid to eligible beneficiary in the following order:
 - Surviving spouse.
 - If no surviving spouse but are there dependent children, then to guardian of children until children are age 18 or age 22 if full-time student.
 - If no surviving spouse or dependent children: then to member's dependent father or mother or both, if applicable.
- **Dependent Child Benefits (under age 18 or under age 22 and a full-time student):** In addition to above monthly pension, monthly benefit for each dependent child equal to 6% of the monthly earnable compensation payable to an active member holding the highest grade in the rank of Senior Patrol Officer.
- **No surviving spouse, dependent children, or dependent parents:** Payable to POR beneficiary as named by member, lump sum of 50% of the compensation earned by the member during the year immediately preceding the death if the member is in service at the time of death, or if the member is not in service, during the member's last year of service.

POR Disability Benefits

Accidental Disability Benefit *(in the line of duty)*

Member certified by the POR Medical Board as being totally and permanently incapacitated for duty, either mentally or physically, as the natural and proximate result of an injury, disease, or exposure occurring or aggravated while in the actual performance of duty at some definite time and place. Heart & lung disease, certain cancer and infectious diseases are considered presumed to have occurred in the line of duty.

- **Monthly Pension:**
 - Pension equal to minimum of 60% of the member's average final compensation.
 - Greater than 60% if member has 22 or more years of service - member then receives allowance equal to Service Retirement Benefit as if the member were fifty-five (55) years of age.
- **Eligibility:** If person's membership in the system first commenced on or after July 1, 1992, member is not eligible for benefits for a disability, which would not exist, but for a medical condition that was known to exist on the date that membership commenced.

Ordinary Disability Benefits

Member certified by the POR Medical Board as being mentally or physically incapacitated for further performance of duty and that such incapacity is likely to be permanent.

- **Monthly Pension:**
 - Pension equal to **minimum of 50%** of the member's average final compensation.
 - **Greater than 50% if member has 22 or more years of service** - member then receives allowance equal to Service Retirement Benefit as if the member were fifty-five (55) years of age.
 - If member has less than five (5) years of membership service, the member will receive a disability pension equal to twenty-five (25) percent of the member's average final compensation.
- **Eligibility:** If person's membership in the system first commenced on or after July 1, 1992, member is not eligible for benefits for a disability, which would not exist, but for a medical condition that was known to exist on the date that membership commenced.

Sick Leave Bank

Sick Leave Bank: When retired, current law allows POR members to convert balance of sick leave hours to a dollar amount for retiree to use to pay for certain health, dental, and life insurance premiums.

Other Times to Contact POR

Other times you might need to contact POR: Change of beneficiary (such as marriage, divorce, birth of children, etc.), applying for loan, financial planning.

Service Transfers from MFPRSI/411

Transfers from MFPRSI/411: May transfer funds and service from MFPRSI if meet the following criteria:

- Be a **vested member** of MFPRSI.
- Have terminated employment covered by MFPRSI and **within one year** commenced POR-covered employment.
- File completed application with POR staff to transfer service **within 90 days** of commencing POR-covered employment (upon successful completion of the DPS academy). Cannot apply prior to graduation from academy.

You are not required to transfer your service. If you have MFPRSI service already, you should contact their staff for additional information about the benefit you have accrued with that system. You may find information about MFPRSI and ways to contact their staff at www.mfprsi.org.

There are no provisions in the Iowa Code to allow service from any other retirement systems to be transferred to POR, only MFPRSI service may be transferred. IPERS service is not eligible to be transferred to POR.