



## Peace Officers' Retirement, Accident and Disability

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### POR System Overview – Iowa Code Chapter 97A

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 (*elected in even-numbered years by retirees*)  
Trooper Seth Bean, Active ISP (*elected in odd-numbered years by actives*)

#### POR Contributions:

Current POR contribution rates:	Employee contribution:	11.525% of POR-covered wages
	State of Iowa contribution	37.00% of POR-covered wages

Employees pay a percentage of “POR-covered wages” toward their POR benefit, currently the employee contribution amount is 11.525% which is deducted from employee wages on bi-weekly basis. POR covered wages includes bi-weekly base wage, longevity, and meal per diems. Overtime, shift differential, temporary supervisor pay, cleaning allowance, etc. are not included.

These contributions are withheld on a pre-tax basis 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. Option for early retirement with a reduced benefit at age 50 with 22 years of POR service.
- Benefits are calculated on a formula at retirement based on age, years of service, and high (3) years of POR covered wages.

**Vesting:** POR members must complete (4) full years of POR 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 POR service are eligible to take a distribution of their POR contributions and interest, either having it paid to them or rolling it over to another qualified retirement plan.

**Service Credit:** Accrued in one-year increments beginning when you graduate from the DPS academy and are employed in a sworn position. Service of six (6) months or more of a 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. 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 \$108,579.80 final average compensation per year  
(*\$105,580.80/yr Trooper 3 max FY 2026, \$46.15 longevity/pp, \$10 per diem 15 per month average*)  
32 years X 2.75% per years = 88%  
\$108,579.80 X 88% = \$95,550.22/12 months = **\$7,962.52 gross monthly retirement benefit**

## **POR Death Benefits for Active Members**

### **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:** The death shall be treated as an ordinary death case and shall be paid to the member's estate.
- **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 does not meet the criteria for accidental death benefits, 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.

- **Lump Sum:** An amount equal to 50% of the compensation earned by the member during the year immediately preceding the member's death if the member is in service, or an amount equal to 50% of the compensation earned by the member during the member's last year of service if the member is not in service.
- **In Lieu of the Lump Sum, an eligible beneficiary may elect to receive a 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 rank of Senior Patrol Officer of the state patrol 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 rank of Senior Patrol Officer of the state patrol.
- **No surviving spouse, dependent children, or dependent parents:** Benefits shall be paid to the member's estate.

## **POR Disability Benefits**

### Accidental Disability Benefit

Member certified by the POR Medical Board as being totally and permanently incapacitated for duty, 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, cancer and infectious diseases are considered presumed to have occurred while on active 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 the 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, or financial planning.

## Service Transfers from MFPRSI/411

**Transfers from MFPRSI/411:** May transfer funds and service from MFPRSI if the following criteria is met:

- Be a **vested member** of MFPRSI.
- Have terminated employment covered by MFPRSI and **within 1 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 including their contact information at [www.mfprsi.org](http://www.mfprsi.org).

There is no provision in Iowa Code which allows 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.