LAGERS Benefits After Separation of Employment

St. Louis Office for Developmental Disability Resources is a participating employer in the Missouri Local Government Employees Retirement System (LAGERS). The following information is intended for former employees of DD Resources who were enrolled in the agency's LAGERS benefit, as advised by LAGERS.

Less than five years of service

An employee with less than five years (60 months) of cumulative LAGERS service credit is not vested and therefore not eligible for a monthly retirement benefit. They may:

- Take a refund of accumulated contributions (if applicable)- *Any accrued service will be forfeited.*
- Leave accumulated contributions in the system- *This preserves accrued service credit that could be applied toward vesting and possibly a future benefit should the employee go to work for another LAGERS employer within 10 years.*

5+ years of service under retirement age

Vested employees will be eligible for a monthly retirement benefit. They may:

- Defer monthly retirement benefit until retirement age.
- Take a refund of accumulated contributions (if applicable)- *Any accrued service and future benefit will be forfeited.*
- Take a lump-sum payment of benefit- *Only available for members with less than 10 years of service who are more than 10 years from normal retirement age.*

5+ years of service at retirement age

A vested employee who was over their early or normal retirement age is eligible at any time to begin receiving their monthly LAGERS benefit.

- Early retirement (age 55)- Benefit is reduced ½ % for every month early the benefit is drawn
- Normal retirement (age 60)

Upon termination in LAGERS online system, Eclipse, each member will receive a packet from LAGERS, provided their mailing address is up to date detailing their individual options for their LAGERS benefit. Former and current employees are welcome to contact Human Resources or the Fiscal Department with additional questions regarding earned LAGERS credit.

Stay Connected with Your Retirement System!

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Keep up with the latest pension news, retirement related information, and system updates by following the LAGERS system on social media!