Colorado PERA Retirement Eligibility
PERA AND DPS BENEFIT STRUCTURES

As a member of Colorado PERA, you are eligible to receive a monthly retirement benefit when you meet the age and service requirements listed in this fact sheet. (Eligibility requirements for Safety Officers are different; see pages 2 and 3.)

See PERA's website at www.copera.org for more information on PERA retirement benefits, financial calculators, and publications.

SERVICE RETIREMENT ELIGIBILITY—PERA BENEFIT STRUCTURE

Members (Other than Safety Officers) Hired Before July 1, 2005, With Five Years of Service Credit on January 1, 2011

Minimum Age	Minimum Service Credit
50	30 years
60	20 years
65	Any years

Members (Other than Safety Officers) Hired on or After July 1, 2005, but Before January 1, 2007, With Five Years of Service Credit on January 1, 2011

Minimum Age	Minimum Service Credit
Any age	35 years
55	30 years
60	20 years
65	Any years

Members (Other than Safety Officers) Hired Before January 1, 2007, With Less Than Five Years of Service Credit on January 1, 2011, or Members Hired on or After January 1, 2007, but Before January 1, 2011

Minimum Age	Minimum Service Credit
Any age	35 years
55	30 years
60	25 years
65	Any years

Members (Other than Safety Officers) Hired on or After January 1, 2011, but Before January 1, 2017

Minimum Age	Minimum Service Credit
Any age	35 years
58	30 years
65	Any years

(Continued on reverse)

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Colorado Public Employees' Retirement Association
1301 Pennsylvania Street • Denver, Colorado 80203 • 1-800-759-PERA (7372) • www.copera.org

PERA AND DPS BENEFIT STRUCTURE

Members (Other than Safety Officers) Hired on or After January 1, 2017, but Before January 1, 2020, Whose Most Recent 10 Years of Service are in the School or DPS Divisions

Minimum Age	Minimum Service Credit
Any age	35 years
58	30 years
65	Any years

Members (Other than Safety Officers) Hired on or After January 1, 2017, but Before January 1, 2020, Whose Most Recent 10 Years of Service are NOT in the School or DPS Divisions

Minimum Age	Minimum Service Credit
Any age	35 years
60	30 years
65	Any years

Members (Other than Safety Officers) Hired on or After January 1, 2020

Minimum Age	Minimum Service Credit
Any age	35 years
64	30 years
65	Any years

REDUCED SERVICE RETIREMENT ELIGIBILITY—PERA BENEFIT STRUCTURE

Members (Other than Safety Officers) Hired Before January 1, 2020

Minimum Age	Minimum Service Credit
50	25 years
55	20 years
60	5 years

Members (Other than Safety Officers) Hired on or After January 1, 2020

Minimum Age	Minimum Service Credit
55	25 years
60	5 years

SERVICE RETIREMENT ELIGIBILITY—SAFETY OFFICERS

For the purposes of PERA benefits, "Safety Officers" include the following employees:

- Peace officers with the Colorado State Patrol and Colorado Bureau of Investigation.
- County sheriffs, undersheriffs, deputy sheriffs, noncertified deputy sheriffs, and detention officers in the Local Government Division whose PERA membership began on or after January 1, 2020.
- Corrections officers classified as I through IV in the State Division whose PERA membership began on or after January 1, 2020.
- Firefighters classified as I through VII employed with the Colorado Division of Fire Prevention and Control, beginning with service earned on or after July 1, 2020.

Safety Officers Hired Before January 1, 2020

Minimum Age	Minimum Service Credit
Any age	30 years
50	25 years
55	20 years
65	Any years

Safety Officers Hired on or After January 1, 2020

Minimum Age	Minimum Service Credit
Any age	35 years
55	25 years
65	5 years

REDUCED SERVICE RETIREMENT ELIGIBILITY—SAFETY OFFICERS

Safety Officers Hired Before January 1, 2020

Minimum Age	Minimum Service Credit
50	20 years
60	5 years

Safety Officers Hired on or After January 1, 2020

Minimum Age	Minimum Service Credit
55	20 years
60	5 years

SERVICE RETIREMENT ELIGIBILITY—DPS BENEFIT STRUCTURE

Members With Five Years of Service Credit on January 1, 2011

Minimum Age	Minimum Service Credit
50	30 years
55	25 years*
65	5 years

** 15 years must be earned service credit*

Members With Less Than Five Years of Service Credit on January 1, 2011

Minimum Age	Minimum Service Credit
Any age	35 years
55	30 years*
60	25 years
65	5 years

** 20 years must be earned service credit*

REDUCED SERVICE RETIREMENT ELIGIBILITY—DPS BENEFIT STRUCTURE

Members With Five Years of Service Credit on January 1, 2011

Minimum Age	Minimum Service Credit
Any age	25 years
55	15 years

Members With Less Than Five Years of Service Credit on January 1, 2011

Minimum Age	Minimum Service Credit
50	25 years
55	20 years
60	5 years

Note: If you are an inactive DPS benefit structure member with five or more years of earned service credit and you were not eligible for retirement at the time you terminated employment (inactive vested deferred), you are only eligible to retire when you reach full service retirement eligibility.

This fact sheet provides general information about PERA retirement eligibility. PERA membership rights, benefits, and obligations are governed by Title 24, Article 51 of the Colorado Revised Statutes, and the Rules of the Colorado Public Employees' Retirement Association, which take precedence over any interpretations in this fact sheet.