



ERFC 2001 Tier 2

Hired July 1, 2017 to Present

The Plan for Full-Time

Teachers | Educational Personnel | Instructional Assistants | Administrators
Administrative Support Staff | Technical Staff



Fairfax County
PUBLIC SCHOOLS
ENGAGE • INSPIRE • THRIVE

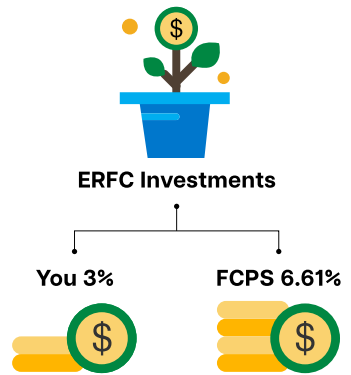
What is ERFC?

ERFC is a **defined-benefit pension plan** that supplements the primary benefits you'll earn from the Virginia Retirement System (VRS) and Social Security.

After **five years** of full-time service, you're **vested** and are eligible for an ERFC benefit when you retire.

Who contributes to my pension?

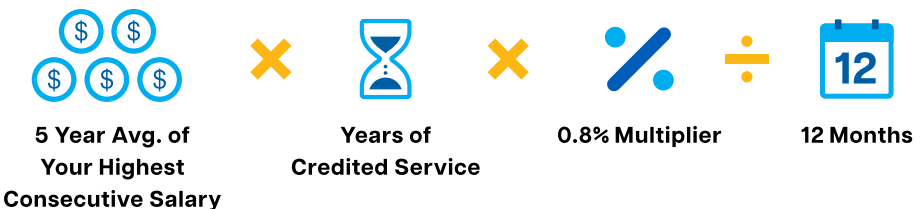
Tax-deferred monthly contributions start with your first full paycheck.



When can I retire?



How is my benefit calculated?



What are my benefit options?

BASIC BENEFIT

100%
YOU

Pays only you throughout your retirement lifetime. No survivor option.

SMALL PENSION PAYOUT

If your Basic Benefit pension is \$100 or less per month, you will receive a onetime payout.

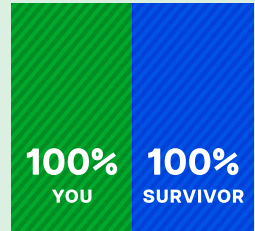
SURVIVOR OPTIONS

A survivor is the person you name to receive your ERFC pension benefit after your death.

Option A

100% Survivor Option

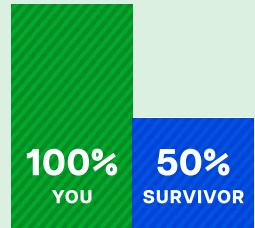
You receive a reduced benefit. Your survivor receives 100% of that reduced benefit. Your survivor must be your spouse or former spouse (if you have an approved Domestic Relations Order).



Option B

50% Survivor Option

Reduces your benefit and pays your survivor 50% of that reduced benefit. Your survivor must be your spouse, former spouse (if you have an approved Domestic Relations Order), someone age 40 or older who relies on you for 50% or more of your income for at least one year prior to retirement, or a dependent child who is physically or intellectually disabled.



Option C

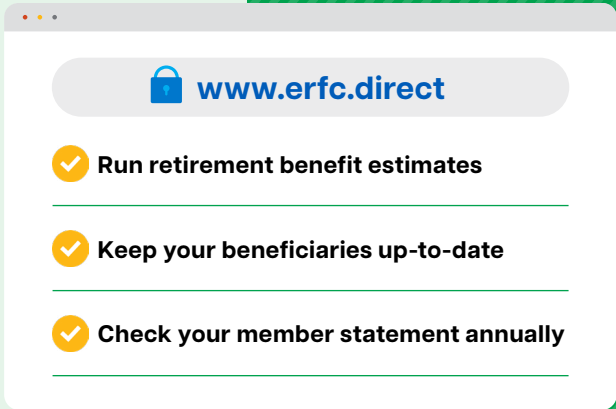
120 Payments Certain Option

Reduces your benefit by 4%. If you pass away before receiving all 120 payments, your survivor receives the remaining payments. You may name anyone as your survivor. If you live beyond 120 payments, you continue receiving your reduced ERFC pension, but no survivor benefit will be paid after your death.





Your Secure Pension Portal



Other Resources

FCPS HUMAN RESOURCES

Search Human Resources on fcps.edu
571-423-3000

FCPS EMPLOYEE ASSISTANCE PROGRAM (EAP)

Financial Specialist Services
Search EAP on fcps.edu
855-355-9097

VRS

www.varetire.org
888-827-3847 | 804-649-8059

SOCIAL SECURITY

www.ssa.gov
800-772-1213

MEDICARE

www.medicare.gov
800-633-4227

LOCATION

3110 Fairview Park Drive
Suite 300
Falls Church, VA 22042-4525

OFFICE HOURS

M-F 8 AM-4:30 PM

CALL

703-426-3900
(Toll-Free) 844-758-3793

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WEB

erfcension.org

