



Defined Benefit (DB) Pension Plan Overview

As of 2026; For full retirement details, refer to plan documents or contact Human Resources.

Plan Participation

Eligible general employees working at least 37.5 hours per week become plan participants on their Date of Hire. Participants contribute 5% of compensation on a pre-tax basis. Vesting occurs after 7 years of vesting service.

Retirement Eligibility

CLASS 3: Employees Hired Before Jan 1, 2008

- Normal Retirement: Age 55 with 25 years or Age 65 with graded vesting (10%-100%).
- Early Retirement: Age 55 with 10 years vested.
- Benefit Formula: $2.5\% \times \text{highest 36-month average} \times \text{years of service}$.

CLASS 2: Employees Hired On or After Jan 1, 2008

- Normal Retirement: Age 62 with 30 years or Age 65 with 7 years.
- Early Retirement: Age 62 with 10 years vested.
- Benefit Formula: $2.5\% \times \text{highest 36-month average} \times \text{years of service}$.

CLASS 1: Employees Hired On or After Jan 1, 2021

- Normal Retirement: Age 62 with 30 years or Age 65 with 7 years.
- Early Retirement: Age 62 with 10 years vested.
- Benefit Formula: $1.25\% \times \text{highest 36-month average} \times \text{years of service}$.

ACCG Regional Client Manager Contact Info

The information in this summary is intended only as a general outline of the plan and not a complete description. For an exact statement of your rights, you must refer to the ACCG Defined Benefit Plan Document on which your plan is based. All issues arising in the administration of the plan will be addressed by the plan trustees consistent with the plan and Trust Agreement.

ACCG Retirement Services is the retirement services division of ACCG, Georgia's county association. More than 150 jurisdictions and local government employees in Georgia trust their retirement services needs to ACCG Retirement Services.

www.ACCGRetirement.org

Questions:

Contact ACCG Retirement Services at

ClientServices@accg.org or (770) 952-5225 / (800) 736-7166 Regional Client Manager

Jacques Jones

(470) 352-1222

jjones@accg.org