

Be Aware + Prepare

Purchasing service

Get Set for Retirement
Preretirement
Fiscal year 2026

PEBA
Public Employees' Benefits Authority
and State Health Plan

Serving those who serve South Carolina

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Purchasing service credit

- Active members may be eligible to establish additional service credit by:
 - Purchasing qualified service;
 - Restoring previously withdrawn service or transferring eligible SCRS service to PORS service; and
 - Buying up to five years of non-qualified service.
- May establish each type of service credit once within a fiscal year.
- Must meet eligibility requirements for each type.

- Cost is actuarially-neutral based on your age, service credit, and current or career highest fiscal year salary.
 - Three payment options available.
 - Cost is different for withdrawn service and transfers.
- All service purchases must be completed before leaving employment.¹
- Apply for and manage service credit purchases in [Member Access](#).

¹If you are terminated from covered employment within one year of retirement eligibility, you have five business days after the termination date to purchase any service credit you are otherwise eligible to purchase.

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Service types

Public service	Educational service (K-12)	Military service
Employer-approved leave of absence.	State ORP service	Previously withdrawn service
Transfer from SCRS to PORS	Workers' compensation	Non-qualified service (up to five years)

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