



# Manage Your Account with Member Access



You can access your retirement account 24/7 with Member Access at [online.retirement.sc.gov](https://online.retirement.sc.gov).

- **Review your service credit.** Along with age, service credit determines whether you are eligible for retirement.
- **Create benefit estimates.** The estimates use your retirement account information, a potential average final compensation and a selected retirement date.
- **Manage service credit purchases.** You can calculate an unofficial cost estimate to buy service credit. You can also submit a service purchase request.
- **Submit a service retirement application.** Apply for retirement up to six months before your retirement date. You can also view the status of your application.
- **Change your State Optional Retirement Program (State ORP) service provider, if applicable.** Changes can be made during annual open enrollment, which occurs January 1 to March 1.
- **Update your contact information.** This helps PEBA keep in touch with you now and in retirement. You can expect occasional emails about important issues or operational changes.

- **Review and update your beneficiary information.**

- Primary beneficiaries receive any retirement benefits payable upon your death.
- Contingent beneficiaries may receive benefits if you die while still in service and all of your primary beneficiaries die before you.
- Incidental death benefit beneficiaries receive the incidental death benefit payable upon your death, if you were eligible.

- **Review your account balance.** The balance does not affect the calculation of your monthly retirement benefit, but may be payable as a death benefit to your beneficiaries. The balance also reflects the amount payable if you terminate employment and take a refund of your contributions.

- **Request a refund.** Taxes are applicable to your account balance if you request a refund.

Inactive members can review their account balance and update their contact information. You are an inactive member if you are not working and contributing to your account and have not retired.



## State ORP participants

If you participate in State ORP, you must name primary and contingent beneficiaries for your retirement account directly with your selected service provider. You also need to name a beneficiary with PEBA, because you may qualify for the active member incidental death benefit.

There are no minimum age or years of service requirements to begin receiving your State ORP funds. You can request a distribution of your account balance either at termination of covered employment or after age 59½. You may leave your funds in your State ORP account until you elect to receive them. Contact your service provider to request a distribution or refund.

## More information

- [peba.sc.gov](http://peba.sc.gov).
- PEBA's Customer Contact Center: 803.737.6800 or 888.260.9430.