

Be Aware
+ Prepare

Purchasing service

Retirement Starts Now
Mid-career
Fiscal year 2026



Serving those who serve South Carolina

1

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 - Restoring previously withdrawn service or transferring eligible SCRS service to PORS service; and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.
- 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 - Cost is different for withdrawn service and transfers.
- Apply for and manage service credit purchases in [Member Access](#).
 - Calculate an unofficial cost estimate; and
 - Submit a service purchase request.

South Carolina Public Employee Benefit Authority

2

2

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	State ORP service	Previously withdrawn service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)

South Carolina Public Employee Benefit Authority

3

3

Disclaimers

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

Financial disclaimer Personal finance, as the name implies, is a highly individualized and personal matter. The information provided in these presentations is general educational information provided to illustrate certain financial ideas and concepts. This information does not take into account your personal situation and should not be considered personal financial or investment advice. In reviewing this video, you should consider whether the information presented is appropriate for your particular needs and, where appropriate, you may wish to seek advice from a financial professional to determine what is best for your individual financial circumstances. PEBA does not make any guarantee or other promise as to any results that may be obtained from using the content of this presentation.

South Carolina Public Employee Benefit Authority

4
