



Fiscal 2020 Survey

County Employee Retirement Plans and Pensions

The following county pension programs are profiled in this survey:

Anne Arundel County

Baltimore City

Baltimore County

Calvert County

Caroline County

Carroll County

Cecil County

Charles County

Frederick County

Garrett County

Harford County

Howard County

Montgomery County

Prince George's County

St. Mary's County

Washington County

Wicomico County

Some counties participate in the State's Pension System to provide their employees with pension benefits. Other counties have a local pension system for some employees, and participate one or more of the State Pension System plans for other categories of employees.

Here are a summary of the State Pension System plan benefits:

Benefit	Employees' Pension System	Law Enforcement Officers' Pension System (LEOPS)	Correctional Officers' Retirement System (CORS)
Social Security	Yes	Yes	Yes
Plan Formula	EE's hired prior to 7/1/11: 1.2% x AFC x Years of Service prior to 7/1/98 + 1.8% x AFC x Years of Service on or after 7/1/98. EE's hired on or after 7/1/11: 1.5% x AFC x Years of Service.	2% up to up to 32.5 yrs - 65% max	1.85%
Earnings Include	Base salary	Base salary	Base salary
Average Final Compensation (AFC)	EE's hired prior to 7/1/11: average of highest 3 consecutive years. EE's hire on or after 7/1/11: average of highest 5 consecutive years.	EE's hired prior to 7/1/11: average of highest 3 consecutive years. EE's hire on or after 7/1/11: average of highest 5 consecutive years.	EE's hired prior to 7/1/11: average of highest 3 years. EE's hire on or after 7/1/11: average of highest 5 years.
Normal Service Retirement Eligibility	EE's hired prior to 7/1/11: 30 years of service, regardless of age, or age 62 with 5 years of service. EE's hired on or after 7/1/11: Rule of 90 (age and years of service must equal 90) or age 65 with 10 years of service.	Age 50 or 25 years of service	20 years of service, regardless of age, or age 55 with 5 years of service
Employee Contributions	7%	7%	5%
Cost-of-Living Increases	For service earned prior to 7/1/11: up to 3% compounded annually For service earned on or after 7/1/11: up to 2.5%, compounded annually, if the SRPS meets its assumed rate of return on investments; up to 1% if the SRPS does not meet its assumed rate of return	For service earned prior to 7/1/11: up to 3% compounded annually For service earned on or after 7/1/11: up to 2.5%, compounded annually, if the SRPS meets its assumed rate of return on investments; up to 1% if the SRPS does not meet its assumed rate of return	For service earned prior to 7/1/11: unlimited COLA, compounded annually For service earned on or after 7/1/11: up to 2.5%, compounded annually, if the SRPS meets its assumed rate of return on investments; up to 1% if the SRPS does not meet its assumed rate of return

The following abbreviations are used throughout the retirement survey:

Updated	The date the county last updated this information
Social Security	Whether the county participates in social security (Y/N)
Offers Retirement	Whether the county offers retirement benefits (Y/N)
Num Plans	The number of plans the county offers
Plan	Which of the following plans a county offers
Loan	Whether a county allows employees to borrow against certain retirement plans.
Ben/Cont	Whether a pension plan is defined benefit (meaning a retiree will receive a set benefit) or defined contribution
Mand/Vol	Whether employee contributions are mandatory or voluntary
EE Amount	The required employee contribution to a pension plan as a percent of salary
ER Amount	The employer contribution to a retirement or pension plan as a percent of salary

The following abbreviations are used throughout the pension survey:

CS	Credited service. Credited service includes regular service, purchased service, transferred and unused sick leave up to a certain limit. The maximum years of credited service allowed is retirement plan.
AFC	Average final compensation

**Compensation Survey System
General Retirement Summary Report
11/01/2019**

ALLEGANY COUNTY								
Updated	10/30/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Defined Contribution	Mandatory				
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	Y		Voluntary				
Other	N	n/a						
Other Comments								
Retirement Comments								

Anne Arundel County								
Updated	09/24/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	0							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	Y							
403 (b)	Y	n/a						
457	Y							
Other	N	n/a						
Other Comments								
Retirement Comments								

Baltimore County								
Updated	10/31/2019							
Social Security:	Y							
Offers Retirement:								
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a	Defined Benefit	Mandatory	48,197,945	138,200,081	Robert Burros	NEPC
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	N							
Other	N	n/a						
Other Comments								
Retirement Comments	There is no separate plan for Fire/EMS, Police/Sheriff, etc. The employee and employer contributions provided are for all members of the plan.							

Calvert County								
Updated	10/24/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							

401 (a)	Y	Y	Defined Contribution	Mandatory	3%	5%		
403 (b)	N	n/a						
457	Y	N	Defined Contribution	Voluntary				
Other	N	n/a						
Other Comments								
Retirement Comments	There is an additional defined benefit pension plan that is currently closed to new members,. There are approximately 65 people in this plan							

Caroline County								
Updated	10/30/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	4							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	N							
Other	N	n/a						
Other Comments								
Retirement Comments								

Carroll County								
Updated	10/25/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	3							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a	Defined Benefit	Mandatory		Each July, per ADC.		
Disability Pension	N	n/a						
401 (k)	Y	N	Defined Contribution	Voluntary	Min. of 1% per pay			
401 (a)	N							
403 (b)	N	n/a						
457	Y	N	Defined Contribution	Voluntary	Min. of \$10 per pay			
Other	N	n/a						
Other Comments								
Retirement Comments								

Dorchester County								
Updated	09/17/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Both	Mandatory				
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	N		Voluntary	0.00			
Other	N	n/a						
Other Comments								
Retirement Comments								

Garrett County								
Updated	10/29/2019							
Social Security:	Y							
Offers Retirement:	N							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						

General Retirement Benefits Summary

City/County Pension	Y	n/a	Defined Benefit	Mandatory	3.3875	10.9875	Board of County Commissioners	First United Bank & Trust
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	Y		Defined Contribution	Voluntary	0	2.42	Nationwide	Nationwide
403 (b)	N	n/a						
457	Y		Defined Contribution	Voluntary	2		Nationwide	Nationwide
Other	N	n/a						
Other Comments								
Retirement Comments	Retirement plan Garrett County Government Personnel Retirement Plan Employee must contribute minimum of 2% into 457 plan for County to contribute 2.42% into 401(a) plan							

Harford County									
Updated	10/23/2019								
Social Security:	Y								
Offers Retirement:	Y								
Num Plans:	1								
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor	
State	Y	n/a	Defined Benefit	Mandatory	7%	varies			
City/County Pension	N	n/a							
Disability Pension	N	n/a							
401 (k)	N								
401 (a)	Y		Defined Contribution	Voluntary	7%	7%			
403 (b)	N	n/a							
457	Y		Defined Contribution	Voluntary	varies	0%			
Other	N	n/a							
Other Comments									
Retirement Comments									

Kent County									
Updated	10/11/2019								
Social Security:	Y								
Offers Retirement:	Y								
Num Plans:	1								
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor	
State	Y	n/a	Defined Benefit	Mandatory	7%	9.5%			
City/County Pension	N	n/a							
Disability Pension	N	n/a							
401 (k)	N								
401 (a)	N								
403 (b)	N	n/a							
457	Y	Y	Defined Contribution						
Other	N	n/a							
Other Comments									
Retirement Comments									

Queen Anne's County									
Updated	10/29/2019								
Social Security:	Y								
Offers Retirement:	Y								
Num Plans:	3								
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor	
State	Y	n/a	Defined Benefit	Mandatory					
City/County Pension	N	n/a							
Disability Pension	N	n/a							
401 (k)	N								
401 (a)	N								
403 (b)	N	n/a							
457	Y	Y	Defined Contribution	Voluntary	100%	0%			
Other	N	n/a							
Other Comments									
Retirement Comments	For the state system, we have LEOPS,, CORs and Employees plans. 457 - currently offer - Valic, Nationwide & ICMA								

Somerset County									
Updated	10/07/2019								
Social Security:	Y								

Offers Retirement:	Y							
Num Plans:	2							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Defined Contribution	Mandatory	7%	9.38%	Erica Yeager	n/a
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	Y		Voluntary	Any Amount	0	Erica Yeager	Richard DeNardi
Other	N	n/a						
Other Comments								
Retirement Comments								

St. Mary's County								
Updated	10/30/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Defined Benefit	Mandatory	7	9.38		
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	Y	N	Defined Benefit	Mandatory	8	40		
403 (b)	N	n/a						
457	Y	N	Defined Contribution	Voluntary		0		
Other	N	n/a						
Other Comments								
Retirement Comments								

Talbot County								
Updated	10/24/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a		Mandatory	7%	FY 2020 9.38%		
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	N							
Other	N	n/a						
Other Comments								
Retirement Comments								

Compensation Survey System
General Pension Benefits Summary Report
11/01/2019

Section A: Details

Entity	Plan Formula	Earnings Include	Avg. Period for AFC	Normal Retirement Age	Cost-of-Living Increases
Anne Arundel County	2% of average final earnings x years of credited service (tier 1) 1% of average final earnings x years of credited service (tier 2)	basic pay (excludes overtime, bonuses, etc)	highest 3 years annual basic pay of the participant's date of separation from employment and any prior annual basic pay of the anniversary date of separation date.	age 60 with 5 or 10 years of credited service or 30 years of credited service regardless of age	pre-2/1/97 COLA: based on change in CPI from March of year prior to March of current year and cannot exceed 3% post 2/1/97 COLA: based on 60% of change in CPI from March of prior year to March of current year and cannot exceed 2.5%
Baltimore County	Average Final Compensation (AFC) x 1/70 x Years of Creditable Service (YCS).	Base Pay.	Highest 36 months.	35 YCS or age 67 with 10 YCS.	CPI-U up to 3% max for members with 25 YCS who have been retired for 5 years PROVIDED sufficient excess income exists in the Post-Retirement Increase Fund.
Calvert County	1.5% of AFC up to 1/12 of covered compensation and 1.8% of AFC that exceeds 1/12 times the number of years of service up to 30 years; plus 1% of AFC times the number of years of service, up to a maximum of 5 years, in excess of 30 year	Base pay	Highest 36 months earnings	62	Based on Actuarial calculations
Caroline County	1.6% * AFC *years of service	Base salary	60 months	62 and 5 years of service before 07/01/2013 30 years of service any age before 07/01/2013 60 and 30 years of service after 07/01/2013 65 and 5 years of service after 07/01/2013	
Carroll County	1.6% X Average Final Compensation X Creditable Service.	Base pay.	Average annualized base pay during highest 78 consecutive pay periods.	Earlier of 30 years of service, or age 62 with 3 years.	Adjusted annually to a maximum of 2% of participant's pension the prior year.
Garrett County	1.67% x AFC x CS not to exceed 35 years	Base Pay	36 calendar months out of most recent 120 months that = the highest average	Earlier of: 30 years of service or attain age 62 with 5 years of service	Determined annually during budget deliberations
Harford County		Basic wages	Highest 3 years	62	Varies
St. Mary's County					

Section B: Comments

Entity	Comments
Anne Arundel County	Tier 1: 4% employee contributions Tier 2: no employee contributions Early resuction factors are 2% for 1 year early to 60% for 10 years early. Vesting: EEs hired pre July 1, 2015 = 5 years Vesting: EEs hired post July 1, 2015 = 10 years Earn pension credit for unused disability leave
Baltimore County	Employee contribution is 7%.
Calvert County	
Caroline County	
Carroll County	After 10 years of Creditable Service, up to 5 years of service may be granted for active duty US Military service prior to employment.
Garrett County	
Harford County	For employees hired prior to 2010
St. Mary's County	

**Compensation Survey System
Corrections Retirement Summary Report
11/01/2019**

Calvert County								
Updated	10/24/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a	Defined Benefit	Mandatory	8%			
Disability Pension	Y	n/a		Mandatory	8%			
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	N						
Other	N	n/a						
Other Comments								
Retirement Comments								

Caroline County								
Updated	10/30/2019							
Social Security:								
Offers Retirement:								
Num Plans:	0							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	N							
Other	N	n/a						
Other Comments								
Retirement Comments								

Carroll County								
Updated	10/25/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	3							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a	Defined Benefit	Mandatory	8% per pay.	Each July, per ADC.		
Disability Pension	N	n/a						
401 (k)	Y	N	Defined Contribution	Voluntary	Min. of 1% per pay	N/A		
401 (a)	N							
403 (b)	N	n/a						
457	Y	N	Defined Contribution	Voluntary	Min. of \$10 per pay	N/A		
Other	N	n/a						
Other Comments								
Retirement Comments								

Garrett County								
Updated	10/30/2019							
Social Security:	Y							
Offers Retirement:	N							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a	Defined Benefit	Mandatory	7.59	12.815	Board of County Commissioners	First United Bank & Trust
Disability Pension	N	n/a						
401 (k)	N							

Corrections Retirement Benefits Summary

401 (a)	Y		Defined Contribution	Voluntary	0	2.42	Nationwide	Nationwide
403 (b)	N	n/a						
457	Y		Defined Contribution	Voluntary	2	0	Nationwide	Nationwide
Other	N	n/a						
Other Comments								
Retirement Comments Retirement plan Garrett County Law Enforcement Personnel Retirement Plan Employee must contribute minimum of 2% into 457 plan for County to contribute 2.42% into 401(a) plan								

Harford County								
Updated		10/23/2019						
Social Security:								
Offers Retirement:								
Num Plans:		0						
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a	Defined Contribution	Mandatory	7%	varies		
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y		Defined Contribution	Voluntary	7%	0%		
Other	N	n/a						
Other Comments								
Retirement Comments								

Queen Anne's County								
Updated		10/29/2019						
Social Security:		Y						
Offers Retirement:		Y						
Num Plans:		3						
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Defined Benefit	Mandatory				
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	Y	Defined Contribution	Voluntary	100%	0%		
Other	N	n/a						
Other Comments								
Retirement Comments For the state system, we have LEOPS,, CORs and Employees plans. 457 - currently offer - Valic, Nationwide & ICMA								

Somerset County								
Updated		10/07/2019						
Social Security:		Y						
Offers Retirement:		Y						
Num Plans:		2						
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Defined Contribution	Mandatory	7%	9.38%	Erica Yeager	n/a
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	Y		Voluntary	Any Amount	0	Erica Yeager	Richard DeNardi
Other	N	n/a						
Other Comments								
Retirement Comments								

**Compensation Survey System
Fire/EMS Retirement Summary Report
11/01/2019**

Calvert County								
Updated	09/03/2019							
Social Security:	N							
Offers Retirement:	N							
Num Plans:	0							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	N							
Other	N	n/a						
Other Comments								
Retirement Comments								

Caroline County								
Updated	10/30/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	N							
Other	N	n/a						
Other Comments								
Retirement Comments								

Queen Anne's County								
Updated	10/29/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	3							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Defined Benefit	Mandatory				
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	Y	Defined Contribution	Voluntary	100%	0%		
Other	N	n/a						
Other Comments								
Retirement Comments	For the state system, we have LEOPS,, CORs and Employees plans. 457 - currently offer - Valic, Nationwide & ICMA							

Compensation Survey System
Fire/EMS Pension Benefits Summary Report
11/01/2019

Section A: Details

Entity	Plan Formula	Earnings Include	Avg. Period for AFC	Normal Retirement Age	Cost-of-Living Increases
Anne Arundel County	2.5% of average basic pay for first 20 years x years of credited service + 2% of average basic pay for excess of 20 years up to 30 years x years of credited service	basic pay (excludes bonus, overtime, etc)	highest 3 years annual basic pay of the participant's date of separation from employment and any prior annual basic pay of the anniversary date of separation date.	age 50 with 5 years or 20 years of service regardless of age	pre-2/1/97 COLA: based on change in CPI and limited to 4% post 2/1/97 COLA: based on 60% of change in CPI and cannot exceed 2.5%
Baltimore County	If Years of Creditable Service (YCS) is greater than 20, 50% of Average Final Compensation (AFC) for the first 20 years, 2% of AFC for years 20-30 and 3% in excess of 30 years. If YCS is less than 20 years and age 60 with 10 YCS, then 2% of AFC p/yr.	Base Pay.	Highest 12 months.	30 YCS or age 60 with 10 YCS.	CPI-U up to 3% max for members with 25 YCS who have been retired for 5 years PROVIDED sufficient excess income exists in the Post-Retirement Increase Fund.
Caroline County	1.6% * Average Salary * Years of Service	Base pay	60 months	62 and 5 years of service regardless of when hired 25 years of service any age before 07/01/2013 55 and 25 years of service after 07/01/2013	

Section B: Comments

Entity	Comments
Anne Arundel County	EE contributions= 7.25 No early retirement DROP available for eligible participants after 20 years of actual plan service
Baltimore County	Employee contribution is 10%
Caroline County	

**Compensation Survey System
Police/Sheriff Retirement Summary Report
11/01/2019**

Calvert County								
Updated	10/24/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a	Defined Benefit	Mandatory	8%			
Disability Pension	Y	n/a	Defined Benefit	Mandatory				
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	N	Defined Contribution	Voluntary				
Other	N	n/a						
Other Comments								
Retirement Comments								

Caroline County								
Updated	10/30/2019							
Social Security:								
Offers Retirement:								
Num Plans:	0							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	N							
Other	N	n/a						
Other Comments								
Retirement Comments								

Carroll County								
Updated	10/25/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	3							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a	Defined Benefit	Mandatory	8% per pay.	Each July, per ADC.		
Disability Pension	N	n/a						
401 (k)	Y	N	Defined Contribution	Voluntary	Min. of 1% per pay	N/A		
401 (a)	N							
403 (b)	N	n/a						
457	Y	N	Defined Contribution	Voluntary	Min. of \$10 per pay	N/A		
Other	N	n/a						
Other Comments								
Retirement Comments								

Garrett County								
Updated	10/30/2019							
Social Security:	Y							
Offers Retirement:	N							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	N	n/a						
City/County Pension	Y	n/a	Defined Benefit	Mandatory	7.59	12.815	Board of County Commissioners	First United Bank & Trust
Disability Pension	N	n/a						
401 (k)	N							

Police/Sheriff Retirement Benefits Summary

401 (a)	Y		Defined Contribution	Voluntary	0	2.42	Nationwide	Nationwide
403 (b)	N	n/a						
457	Y		Defined Contribution	Voluntary	2	0	Nationwide	Nationwide
Other	N	n/a						
Other Comments								
Retirement Comments Retirement plan Garrett County Law Enforcement Personnel Retirement Plan Employee must contribute minimum of 2% into 457 plan for County to contribute 2.42% into 401(a) plan								

Harford County								
Updated	10/23/2019							
Social Security:								
Offers Retirement:								
Num Plans:	0							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Defined Contribution	Mandatory	7%	varies		
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	Y		Defined Contribution	Voluntary	7%	7%		
403 (b)	N	n/a						
457	Y		Defined Contribution	Voluntary	7%	0%		
Other	N	n/a						
Other Comments								
Retirement Comments								

Kent County								
Updated	10/11/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	1							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Defined Benefit	Mandatory	7%	34%		
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	N							
Other	N	n/a						
Other Comments								
Retirement Comments								

Queen Anne's County								
Updated	10/29/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	3							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor
State	Y	n/a	Defined Benefit	Mandatory				
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	Y	Defined Contribution	Voluntary	100%	0%		
Other	N	n/a						
Other Comments								
Retirement Comments For the state system, we have LEOPS,, CORs and Employees plans. 457 - currently offer - Valic, Nationwide & ICMA								

Somerset County								
Updated	10/07/2019							
Social Security:	Y							
Offers Retirement:	Y							
Num Plans:	2							
	Plan	Loan?	Ben/Cont	Mand/Vol	EE Amt	ER Cont	Admin / Keeper	Advisor

Police/Sheriff Retirement Benefits Summary

State	Y	n/a	Defined Contribution	Mandatory	7%	9.38%	Erica Yeager	n/a
City/County Pension	N	n/a						
Disability Pension	N	n/a						
401 (k)	N							
401 (a)	N							
403 (b)	N	n/a						
457	Y	Y		Voluntary	Any Amount	0	Erica Yeager	Richard DeNardi
Other	N	n/a						
Other Comments								
Retirement Comments								

Compensation Survey System
Police/Sheriff Pension Benefits Summary Report
11/01/2019

Section A: Details

Entity	Plan Formula	Earnings Include	Avg. Period for AFC	Normal Retirement Age	Cost-of-Living Increases
Anne Arundel County	POLICE PLAN ONLY: 2.5% of average basic pay for first 20 years x years of credited service + 2% of average basic pay for excess of 20 years up to 30 years x years of credited service	basic pay (excludes bonus, overtime, etc)	highest 3 years annual basic pay of the participant's date of separation from employment and any prior annual basic pay of the anniversary date of separation date.	POLICE PLAN: age 50 with 5 years or 20 years of service regardless of age	pre-2/1/97 COLA: based on change in CPI and limited to 4% post 2/1/97 COLA: based on 60% of change in CPI and cannot exceed 2.5%
Baltimore County	(POLICE) If YCS is greater than 20, 50% of AFC for the first 20 years, 2% of AFC for years 20-25 and 3% in excess of 25 years. If YCS is less than 20 years and age60 with 10 YCS, then 2% of AFC per year.	Base Pay.	Highest 12 months (POLICE). Highest 36 months (SHERIFF).	25 YCS or age 60 with 10 YCS (POLICE). 25 YCS or age 67 with 10 YCS (SHERIFF).	CPI-U up to 3% max for members with 25 YCS who have been retired for 5 years PROVIDED sufficient excess income exists in the Post-Retirement Increase Fund. BOTH POLICE AND SHERIFF.
Calvert County	2.4% percent of Final Average Earnings times Years of Service up to 20, and 2% percent of Final Average Earnings times Years of Service in excess of 20 and up to 31	base pay	the highest 36 months earnings of the last 60 months	55 years of age or 25 years of service	Determined by Actuarial calculations
Carroll County	(1.9% X Final Average Salary X Creditable Service, up to year 15) + (2.2% X Final Average Salary X Cred. Svce., years 16 - 25) + (2.0% X Final Average Salary X Cred. Svce., after year 25).	Base pay.	Average annualized base pay during highest 78 consecutive pay periods.	Earlier of 25 years of service, or age 55 + 15 years of service.	Adjusted annually to a maximum of 2% of participant's pension the prior year.
Garrett County	2% x AFC x CS not to exceed 30 years	Base Pay	36 calendar months out of most recent 120 months that = the highest average	Earlier of: 25 years of services or attain age 62 with 5 years of service	Determined annually during budget deliberations
St. Mary's County	2.5% x participant's average compensation x years of service earned on and after 7/1/08. 2.0% x participant's average compensation x years of service earned prior to 7/1/08.	Base annual salary.	Average rate of a participant's compensation equal to 1/36th of the total amount the 36 calendar months of participant's employment out of the most recent 120 months, prior to the participant's term date, which produce the highest total.	Age 62 or 25 years of service, whichever happens first.	3% each July 1st. Participant must be retired for at least 12 months to receive COLA.

Section B: Comments

Entity	Comments
Anne Arundel County	POLICE PLAN: EE contributions= 7.25 No early retirement DROP available for eligible participants after 20 years of actual plan service
Baltimore County	PLAN FORMULA FOR SHERIFF: If YCS greater than 20, 50% of AFC for the first 20 years and 2% of AFC in excess of 20 years. If YCS is less than 20 years and age 60 with 10 YCS, then AFC x 1/70 x YCS. Highest 36 months.
Calvert County	
Carroll County	After 10 years of Creditable Service, up to 5 years of service may be granted for Active Duty US Military service that occurred prior to employment.
Garrett County	
St. Mary's County	Plan participants may be eligible to receive up to 5 years of military service credit. The County established a Deferred Retirement Option Program effective January 1, 2019.