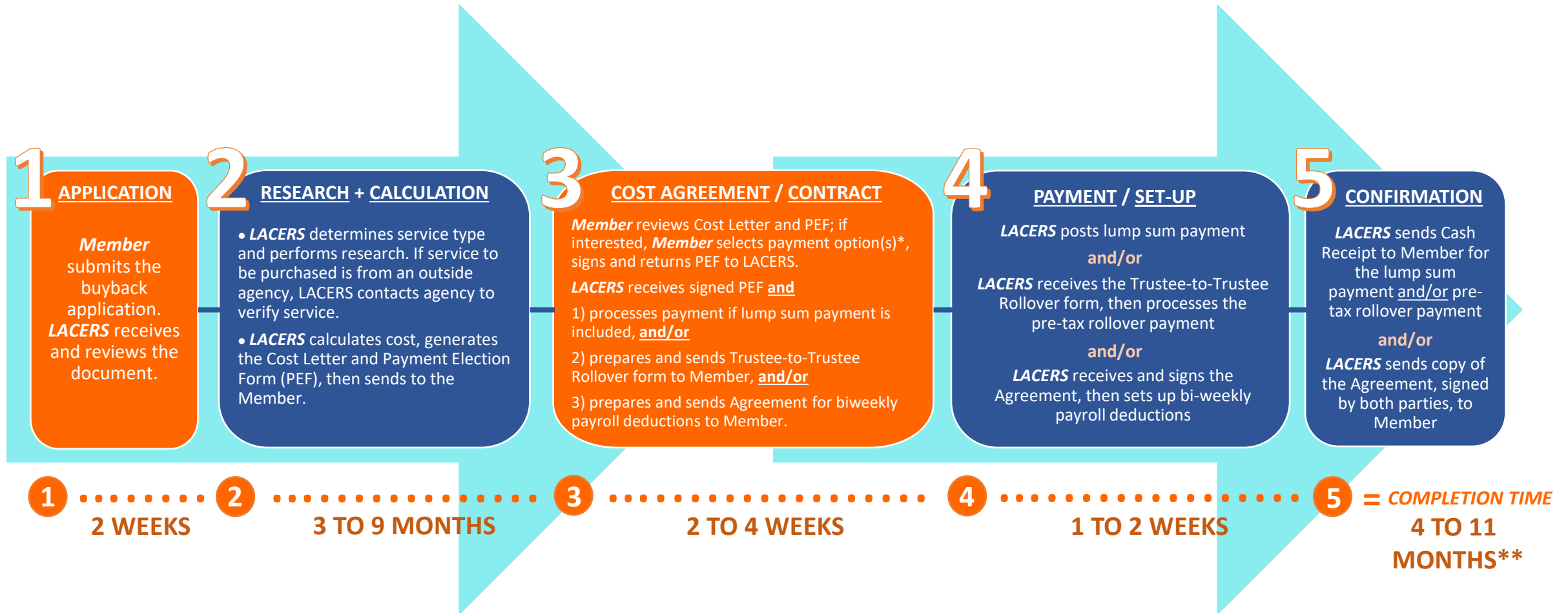


SERVICE CREDIT PURCHASING PROCESS

The process below is a general estimate of the timeframe to complete a service credit purchase. Factors such as Member response and outside agency response may expedite or delay the process.



NOTE: Orange box denotes action performed by the Member.

*There are *three* available payment options: 1) lump sum, 2) trustee-to-trustee rollover, and 3) bi-weekly payroll deductions. Member may select more than one option.

For service purchase types that do not require service verification from an outside agency, the process takes approximately **4 to 5 months to complete.