



SECTION: Locking In
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A plan member asks: I began plan membership in 1986 and am terminating employment in 1990. Some of pension money is locked-in and some is not. Why is this?

When the PBA, 1987 became law on January 1, 1988, both employer and employee contributions made after January 1, 1987 are vested and locked-in after 2 years of plan membership and may only be used to provide a pension at age 65. Benefits earned prior to 1987 (if not vested and lock-in earlier because of plan provisions) become locked-in when the member reaches age 45 and has 10 years of service. These pre-1987 employee contributions may be refunded.