



ENSURING MPERS COMPLIANCE

A Guide for Police Chiefs

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AGENDA

01 INTRODUCTION

02 MEMBERSHIP

03 PATROLE SYSTEM

04 RETIREMENT

MPERS Membership: Valuable Employment Compensation

The True Cost of Opting out of MPERS


What Officers Give Up When They Opt Out:

 **Retirement Security** – MPERS provides guaranteed monthly benefits for life

- Officers would need to save **MORE than 10%** of salary on their own to achieve similar retirement security
- **Reality: A new officer making \$45,000 would need to save over \$1.5 MILLION** to match MPERS benefits
- MPERS provides 75% salary replacement after 25 years of service (25 years × 3% accrual rate)
- **This example assumes NO promotions or significant raises - real savings needed would be MUCH higher**

 **Life Insurance Protection** – 100% of average final compensation to spouse and children if killed in line of duty


- Private life insurance for equivalent coverage would be **extremely expensive**

 **Disability Insurance** – Protection if injured on or off duty

- Private disability insurance costs would be a **significant additional expense**

The Reality Check:


- Are officers prepared to save more than 10% for retirement AND purchase expensive life and disability insurance separately?
- Or will they ignore these critical needs and hope for the best?

 **Critical Warning:** The affidavit opt-out is **PERMANENT** and generally cannot be undone – potentially a disastrous financial decision for a police officer's entire career and retirement.

Bottom Line: MPERS membership is substantial employment compensation that shouldn't be carelessly discarded.

Protecting Your Municipality and Officers


BEST PRACTICES FOR AFFIDAVIT PROCESSING

 **Important Legal Framework:** MPERS mandatory membership (aside from valid opt-outs) is mandated by state constitution and statutes. Municipalities have **NO CONTROL** over whether their officers opt out – this is entirely the officer's individual decision.

 **Critical Legal Protection:**

EDUCATE BEFORE THEY DECIDE

- ✓ Take care of your officers – ensure they fully understand what they're giving up
- ✓ Share the financial reality: \$1.5+ million in required savings, plus life and disability insurance costs
- ✓ Make sure they understand this is a permanent, life-changing financial decision

NOTARIZATION REQUIREMENTS  **DO NOT** let anyone from your municipality notarize affidavits:

- Police chiefs should not notarize
- Mayors should not notarize
- No municipal employees should notarize

✓ **REQUIRE** officers to seek an **independent, outside notary**

Why This Matters: Protects your municipality from claims that affidavits are invalid due to **undue influence** or coercion by the employer.

Bottom Line: Proper education and independent notarization protect both your officers' futures and your municipality's legal interests.

Why MPERS Compliance Matters

- ✓ Legal requirements under Louisiana Revised Statutes
- ✓ Proper enrollment protects employees and municipalities
- ✓ Timely reporting ensures benefit eligibility
- ✓ Avoid penalties and compliance issues

Key Areas We'll Cover Today

- ✓ Membership eligibility and enrollment
- ✓ Required documentation and timelines
- ✓ PATROLE reporting system
- ✓ Retirement benefits overview

Eligibility

Employee Classification Under R.S. 11:2213(11):

- ✓ Any full-time police officer
- ✓ Any full-time employee under the direction of the police chief and paid out of the police department's budget regardless of age or title
- ✓ Any elected police chief receiving at least \$1,000.00 per month regardless of hours worked
- ✓ Any full-time police recruit participating in or waiting to participate in formal training
- ✓ Any full-time police chief secretary

Municipalities covered by Social Security

Only employees of these municipalities are eligible to opt out of MPERS

004 Albany	048 Clarence	106 Fenton	126 Iowa	168 Marksville	220 Pioneer	260 Tangipahoa
006 Amite	051 Clayton	082 Ferriday	133 Jonesville	170 Melville	210 Plain Dealing	264 Tullos
008 Arcadia	045 Colfax	088 Franklin	135 Kaplan	171 Mer Rouge	212 Plaquemine	266 Urania
010 Angie	047 Columbia	089 Franklinton	138 Kentwood	174 Merryville	213 Pleasant Hill	267 Vidalia
014 Ashland	049 Cottonport	090 Georgetown	141 Kinder	178 Junction City	215 Ponchatoula	270 Vivian
012 Baldwin	055 Cullen	092 Gibsland	142 Krotz Springs	185 Montgomery	217 Port Barre	271 Walker
021 Basile	056 Delcambre	094 Glenmora	144 Lake Arthur	180 Moreauville	227 Robeline	272 Washington
017 Benton	057 Delhi	096 Golden Meadow	146 Lake Providence	182 Morganza	230 Rosepine	279 Waterproof
019 Bernice	064 Delta	099 Grambling	147 Lecompte	186 Napoleonville	243 Saline	274 Welsh
029 Boyce	059 Denham Springs	102 Grand Coteau	148 Leesville	189 New Llano	238 Scott	278 White Castle
027 Breaux Bridge	063 Dixie Inn	103 Grand Isle	149 Livingston	197 North Hodge	246 Sibley	281 Winnsboro
028 Broussard	065 Donaldsonville	104 Grayson	155 Logansport	209 Norwood	254 Simmesport	282 Wisner
030 Brusly	074 Dubach	139 Greensburg	157 Loreauville	196 Oak Grove	245 Simsboro	287 Youngsville
033 Campti	068 Duson	109 Gueydan	158 Lutcher	199 Oberlin	247 Slaughter	286 Zwolle
034 Carencro	086 Elizabeth	112 Harahan	159 Madisonville	201 Olla	253 Springhill	
037 Castor	070 Elton	113 Harrisonburg	160 Mamou	203 Palmetto	233 St. Francisville	
044 Chatham	073 Epps	116 Henderson	161 Mandeville	204 Parks	234 St. Joseph	
038 Cheneyville	075 Erath	117 Hessmer	162 Mangham	205 Patterson	235 St. Martinville	
040 Church Point	095 Estherwood	118 Hodge	165 Many	206 Pearl River	255 Sterlington	
043 Clinton	080 Farmerville	125 Iota	166 Marion	207 Pine Prairie	258 Sunset	



If your municipality is NOT listed above, your officers CANNOT opt out - they must participate in MPERS

Critical Compliance Information

§157 AFFIDAVIT COMPLIANCE REQUIREMENTS

IMPORTANT LEGAL REQUIREMENT

To comply with La. R.S. 11:157(A) and Revenue Ruling 2006-43, a §157 Affidavit is effective only for an employee who executed the affidavit **after being properly enrolled in MPERS**.

Since July 1, 2024: Proper enrollment requires that the following documentation be received by MPERS **within thirty days** of the employee first becoming eligible under any plan of the employer:

- ✓ Fully completed membership enrollment form
- ✓ Copy of birth certificate and Social Security card for each member and his beneficiaries
- ✓ Fully completed physical examination form including labs

Critical Timeline: Affidavits and all documents must be received within 30 days of employment or member will not be able to opt out.

Note: Compliance with these requirements is essential for MPERS to maintain its status as a qualified plan under the Internal Revenue Code.

Member Enrollment

NEW MEMBER ENROLLMENT DOCUMENTS

- ✓ Fully Completed membership enrollment form
- ✓ Copy of birth certificate and Social Security card for each member and his beneficiaries
- ✓ All enrollment documents must be submitted within **90 days** of membership





§157 AFFIDAVITS

- ✓ Only for those municipalities who are eligible to opt out
- ✓ Affidavits must be verified by MPERS before accepted
- ✓ **Affidavits must be received within 30 days of employment** or member will not be able to opt out



Key Compliance Deadlines

CRITICAL COMPLIANCE DEADLINES

-  **30 Days:** If an officer chooses to opt out, affidavits must be received within 30 days of employment
-  **30 Days:** Submit all enrollment documentation within 30 days for proper enrollment in order for an affidavit opt out to be effective (effective July 1, 2024)
-  **90 Days:** Member enrollment forms must be submitted within 90 days of membership
-  **Monthly:** Certification reports required for municipalities with no eligible employees

Remember: Missing these deadlines can have serious consequences for both officers and municipalities.

Contribution Rates

EMPLOYEE CONTRIBUTION RATE

- ✓ Hazardous Members 10%
- ✓ Non-Hazardous Members 8%

EMPLOYER CONTRIBUTION RATE

- ✓ Fiscal Year 2026 33.475%

Earnable Compensation
Regular Base Salary, State Supplemental Pay





EMPLOYER REPORTING PORTAL

Member
Enrollment

Monthly
Contributions

Member
Status
Changes

Member
Classification
Changes

Reporting
Corrections



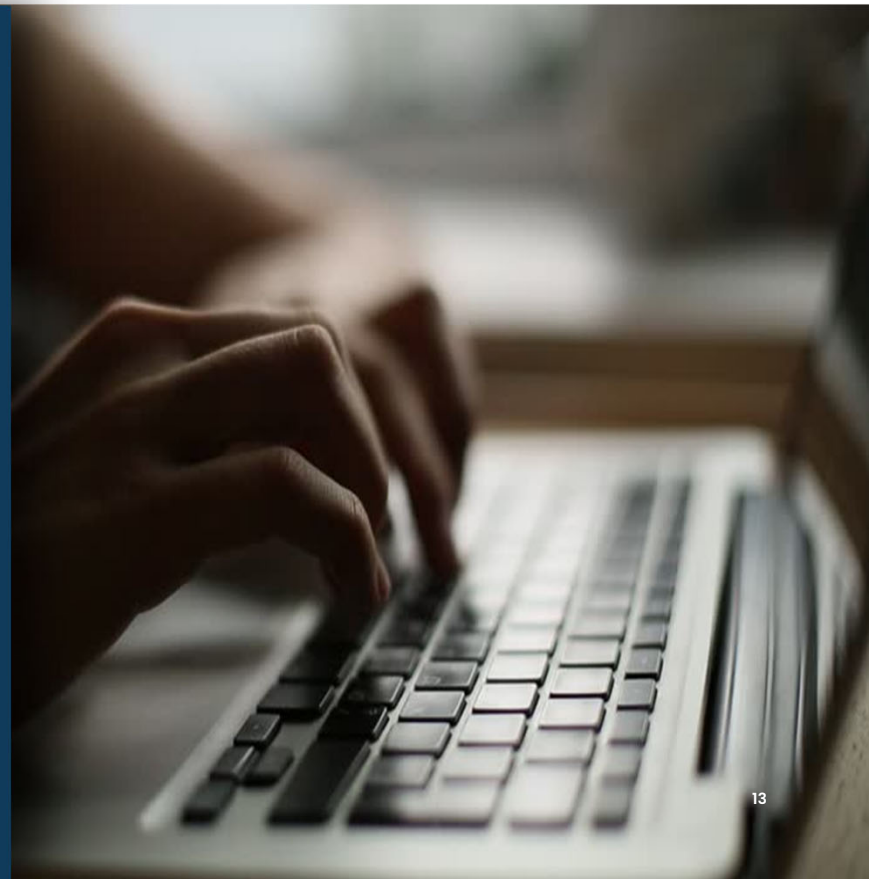
ACCESSING AND LOGGING IN

For Access

- ✓ Email, sarah@lampers.org, request for access
- ✓ Provide: Your name, Title, Email Address, Phone Number, and type of access needed

Log In

- ✓ Navigate to: www.lampers.arrivos.com/EmployerReporting
- ✓ Enter your Email address and Password
- ✓ *If first time logging in, click on 'Forgot' password*





Certification Reporting

R.S. 11:2227(A)(2) requires the city to submit a monthly certification report to certify there are no eligible employees employed with the Police Department

- ✓ Log into PATROLE
- ✓ Enter the number of pay periods for that month
- ✓ Save
- ✓ Submit Report

Additional Service Credit

Military Purchase (3-year payment plan)

All other service (5-year payment plan)

Purchase
of service

Transfer
Service

Military
Purchase

Refund
Payback

Reciprocal



Member Portal

Please contact MPERS for access or visit our booth.

Active Member Access

- Update Personal Information
- Calculate a Benefit
- Update Beneficiaries
- Download Contribution
- Verification Letter
- Upload Documents
- Apply to Enter DROP
- Apply for Retirement
- Apply for Transfer
- Change PATROLE Profile

Retiree Access

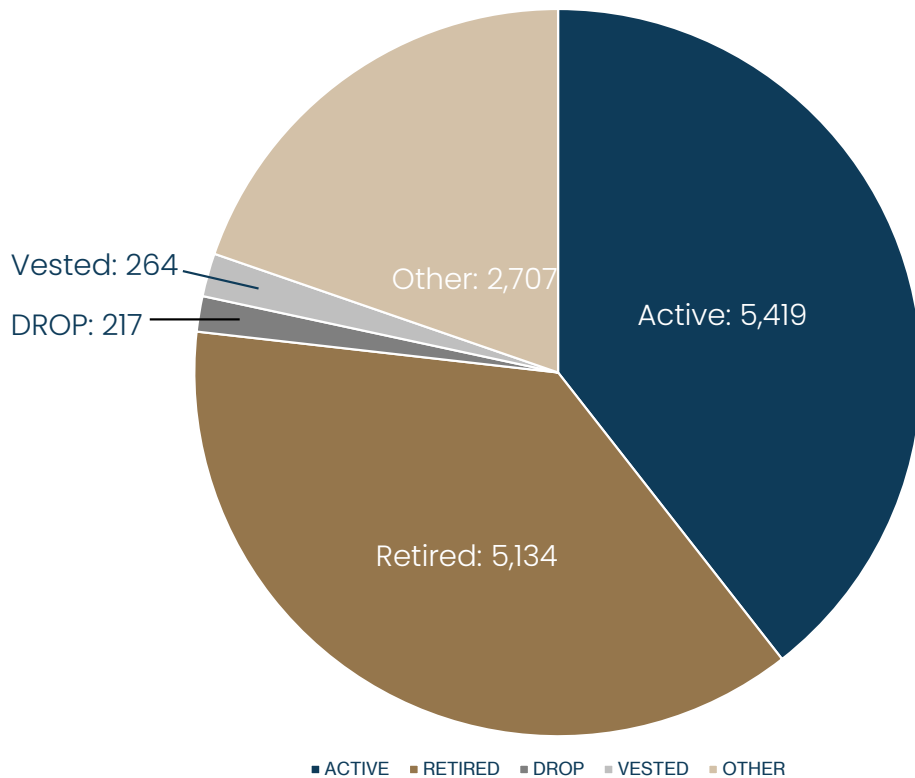
- Update Personal Information
- View Direct Deposit Statements
- Download Benefit Letter
- Upload Documents
- DROP Withdrawal
- Print 1099Rs
- Change Tax Election
- Change Payment Method

Retirement

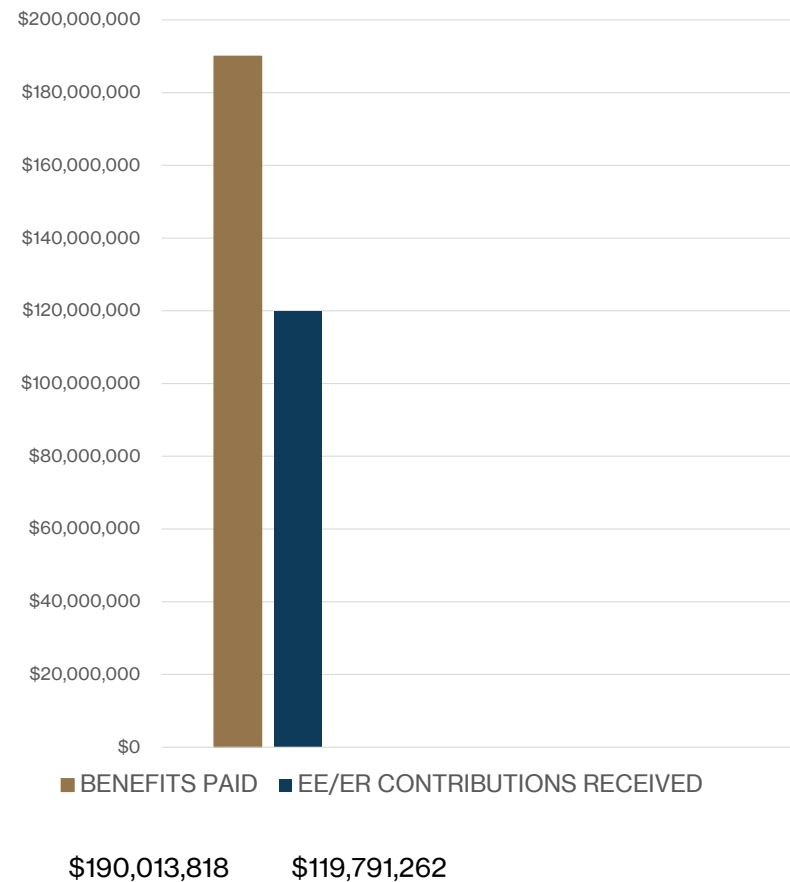
MPERS is a Defined Benefit Plan, not a Defined Contribution Plan, which means regardless of what you contribute during your career, you will receive a monthly benefit for the **rest of your life!**



Membership as of Fiscal Year 2024 13,741



Average Regular Retirement Benefit \$42,708.00 or \$3,559.00 per month



Benefit Calculation

If choosing a survivor option, your monthly reduction is based off your age and your survivor's age.

Formula:

$$\text{Years of Service} \times \text{Accrual Rate} \times \text{AFC} / 12 = \text{Monthly Maximum Benefit}$$

Hired Before
January 1, 2013

- Accrual Rate 3.333%
- Average Final Compensation 36-months

Hazardous Tier
Hired on or after
January 1, 2013

- Accrual Rate 3.00%
- Average Final Compensation 60-months

Non-Hazardous Tier
Hired on or after
January 1, 2013

- Accrual Rate 2.5%
- Average Final Compensation 60-months

Survivor Benefits

Survivor benefits are paid to spouse and/or children

- ✓ Duty Related

If Killed in the Line of Duty, 100% benefit paid to spouse for life,
with a portion to children.

If no spouse, other percentages apply to children.

- ✓ Non-Duty Related

Disability Benefits

Any claim for disability benefits by a member disabled after June 30, 2021, shall be filed with the system within three years from the date of disability.

Duty Related

Non – Duty Related

- ✓ Must be an active contributing member at the time of injury;
- ✓ If approved, benefits are subject to earnings and medical reporting;
- ✓ If refunds were taken, they must be repaid;
- ✓ Other laws apply.

Legal Documents

Members and Beneficiaries

Birth Certificate

Social Security Card

Marriage License


Death Certificate(s)


Divorce Decree(s)

Community Property Settlement(s)


MPERS website, www.lampers.org, contains sample documents to assist your attorney if you file for a divorce. It is important that the correct verbiage is used.


CRITICAL COMPLIANCE DEADLINES – FINAL RECAP

 **30 Days:** If an officer chooses to opt out, affidavits must be received within 30 days of employment (but educate them first about what they're giving up!)


 **30 Days:** Submit all enrollment documentation within 30 days for proper enrollment in order for an affidavit opt out to be effective (effective July 1, 2024)


- Fully completed membership enrollment form
- Birth certificate and Social Security card for member and beneficiaries
- Fully completed physical examination form including labs

 **90 Days:** Member enrollment forms must be submitted within 90 days of membership

 **Monthly:** Submit certification reports for municipalities with no eligible employees

 **Remember:** Educate your officers about the true cost of opting out (\$1.5+ million in required savings) and require independent notarization to protect your municipality.

 **Critical Warning:** The affidavit opt-out is **PERMANENT** and generally cannot be undone – potentially a disastrous financial decision for a police officer's entire career and retirement.

 **Legal Budgeting Requirement:** You are required by law to budget for retirement contributions for ALL MPERS- eligible employees, regardless of whether they opt out.



MUNICIPAL POLICE
EMPLOYEES' RETIREMENT SYSTEM

ANY QUESTIONS? www.lampers.org