



Houston Firefighters' Relief and Retirement Fund

Mid-Career Retirement Options

The following information only applies to members hired before July 1, 2017

Members leaving HFD with less than 10 years of service receive a Refund of their Contributions without interest

Members leaving HFD with at least 10, but less than 20 years of service receive a

Refund of their Contributions

- Member contributions made before July 1, 2017 with 5% simple interest
- Member contributions made on or after July 1, 2017 without interest

- or -

Deferred Retirement

- 1.7% of AMS (average monthly salary) for each year of service
- Payable at age 50

Members with at least 20 years of service are eligible to receive a Service Retirement

- Annual accrual rates: Rates for each year of service depend on whether the years were worked **before 7/1/2017** or on/after that date. See table below:

Years of Service	When Years Were Worked	Annual Accrual Rate
1 – 20	Years worked before 7/1/2017	2.50%
	Years worked on or after 7/1/2017	2.75%
20 +	Years worked before 7/1/2017	3.00%
	Years worked on or after 7/1/2017	2.00%

- Benefit percentage cap: None