

**EMPLOYEE RETIREMENT
FRS PENSION VS. MISSIONSQUARE 401(a)**



Who:
**All Full Time and Part Time
Employees**

Vesting:
8 years of employment 100%

Contribution:
Employer = 13.57%
Employee = 3%

Retirement:
**Guarantees a set monthly payment
for life**



Who:
Full Time Only

Vesting:
2 years of employment 25%
3 years of employment 50%
4 years of employment 75%
5 years of employment 100%

Contribution:
Employer = 9%
EE = 0%

Retirement:
Available upon Retirement