

the amount of benefits due to the individual may vary according to the provisions of the contract under which he is employed.

Public agencies may also contract with SERS for coverage under the "Local Safety Member" Plan for firemen, policemen, and county peace officers, described in the next paragraphs.

3. Local Safety Member Benefits for Contracting Public Agencies

Under this plan, 157 cities and 29 counties had coverage during 1965 for their firemen, policemen, or peace officers. The plans differ; not all contracts provide the same benefits. For instance, retirement is voluntary at age 55, but some contracts provide for retirement at age 50 with a reduced allowance; in both cases, there is the usual provision of \$500 in the system or 20 years of service. Compulsory retirement is at age 65.

The retirement allowance at age 55 is 50 percent of "final compensation" (based on either three or five years highest earnings, according to the contract) for those who became Safety Members at age 35 or under and continued to age 55. Those who become Safety Members after age 35 may receive the 50 percent allowance at a higher age after 20 years of service.

"Half continuance" provides one-half the member's allowance, upon death following retirement for service or for disability, to the surviving wife, minor children, or parents, under certain conditions.

For disabilities incurred in the course of duty, the monthly allowance is 50 percent of "final compensation."

Although Safety Members may join the system after age 35, many agencies tend to consider the normal work-span as ages 35 to 55 and consider this factor in setting upper age limits for Safety Member positions.

4. SERS Plan for Patrol Members

Patrol members may retire voluntarily at age 50 with \$500 on deposit or 20 years of service. Normal retirement age is 55, when the member can draw 50 percent of "final compensation" with 20 years of service. Compulsory retirement is at age 65.

This plan provides for "half continuance" of retired members' benefits to survivors, as in the Safety Members' plan. Benefits for disabilities incurred in the line of duty are 50 percent of final compensation, or more for those qualified for service retirement. Death benefits for widows, minor children, or qualified surviving parents of members who died from injury or disease incurred in the course of employment are 50 percent of "final compensation." If death resulted from an accident or injury caused by external violence or physical force, incurred in the performance of duty, the death benefit is increased.

5. SERS Plan for Forestry and Warden Members

This plan provides retirement at age 60 with 20 or more years of service, and with benefits at 50 percent of "final compensation." Compulsory retirement age is 65. As in the plan for Patrol Members, disability benefits for work-connected disabilities are 50 percent of "final compensation," as are survivors' benefits for work-connected death. There are additional benefits for death re-