

New Jersey Division of Pensions & Benefits

Enrollment Eligibility Types

Retirement Fund Type	Description	Employee Types
Teachers' Pension and Annuity Fund	The Teachers' Pension and Annuity Fund (TPAF) is open to employees of boards of education and the State who must be certified or credentialed as a condition of employment.	Full-Time Teachers
Public Employees' Retirement System	The Public Employees' Retirement System (PERS) is open to state, county, municipal, authority, and school board employees who are precluded from any other N.J. State retirement system.	Full-Time Staff ¹ 30-Hour Paraprofessional ² 19-Hour Paraprofessional ² Leave Replacement Teacher ³
Defined Contribution Retirement Program	The Defined Contribution Retirement Program (DCRP) — established under the provisions of P.L. 2007, c. 92 and P.L. 2007, c. 103 and expanded under the provisions of P.L. 2008, c.89 and P.L. 2010, c. 1, provides eligible members with a tax-sheltered, defined contribution retirement benefit, along with life insurance and disability coverage.	30-Hour Paraprofessional 19-Hour Paraprofessional Lunch Paraprofessional

¹ Non-Teacher

² Presently enrolled in current district

³ Eligible after 13th month as a leave replacement