

Deferred Retirement Option Program (DROP) Eligibility

Sworn police officers and firefighters eligible for an unreduced retirement allowance with the Richmond Retirement System may elect to participate in the DROP at any time after reaching eligibility for unreduced retirement benefits. Election to participate in the DROP must be made at least sixty (60) days prior to entering the program.

Sworn Public Safety Officer eligibility for an unreduced retirement allowance is as follows:

Defined Benefit Plan Participants

- Twenty-five (25) years of creditable service as a sworn police officer or firefighter or combination of the two, regardless of age; or
- Attainment of age 60 and five (5) years of creditable service.

Enhanced Defined Benefit Plan Participants

- Twenty (20) years of creditable service as a sworn police officer or firefighter or the combination of the two, regardless of age; or
- Attainment of age 60 and five (5) years of creditable service