

South Carolina National Guard Plan (SCNG Plan) at a glance

General information

The South Carolina National Guard Retirement System (SCNG Plan) is a defined benefit pension plan established to provide supplemental benefits to National Guard members who served in South Carolina.

As a National Guard member, you are considered a federal employee; therefore, the pension benefit the state provides through the SCNG Plan is intended only to supplement the retirement benefit you receive or will receive from the federal government.

SCNG Plan membership

Membership in the SCNG Plan is available to every member of the South Carolina National Guard. While the SCNG Plan was previously closed to new entrants as of July 1, 1993, legislation reopened the system effective January 1, 2007, to new entrants since June 30, 1993.

Benefit eligibility

To qualify for an SCNG Plan benefit, you must:

- Be separated from service with an honorable discharge from the South Carolina National Guard;
- Be at least 60 years of age; and
- Have at least 20 years total creditable military service.

At least 15 of your 20 years must be from service in the South Carolina National Guard, and the last 10

years must be from service in the South Carolina National Guard.

Determining your service credit

Your years of service credit are determined by the State Adjutant General's Office based on the military point system. Service is granted on a strictly chronological basis. For example, if you began service on May 30, 1982, your service credit also began on that date.

State law does not provide for the proration of SCNG Plan service credit; therefore, if you have less than a full year of service, you receive no retirement credit for the partial year and your total service is rounded down to the next whole year to determine your SCNG Plan benefit. For example, if you have 21 years and six months of qualifying National Guard service, you would receive 21 years of SCNG Plan service credit.

Your benefit

If you have 20 years of creditable military service and you meet the SCNG Plan benefit eligibility requirements, you qualify for a \$50 monthly benefit. The amount of the monthly benefit is increased by \$5 for each additional year of creditable military service you have beyond 20 years up to a maximum benefit of \$100 per month.

Your SCNG Plan benefit is taxable for federal income tax purposes, but is exempt from the South Carolina income tax.

Your monthly benefit is payable for your lifetime.

Upon your death, no continuing survivor payment will be made to any beneficiaries or to your estate. However, if upon your death your benefit for the month in which you die has not yet been paid to you, the final monthly benefit will be issued to your estate.

Applying for your benefit

When you leave National Guard service, you should have an opportunity to meet with a representative from the State Adjutant General's Office to determine all military benefits for which you are eligible, including federal benefits.

If you are eligible for supplemental benefits from the SCNG Plan, the State Adjutant General's Office will forward the required paperwork verifying your eligibility to PEBA.

You must complete a retirement application with PEBA before your supplemental benefits will begin.

If you were discharged from the South Carolina National Guard before turning age 60 and you meet the creditable military service requirements for an SCNG Plan benefit, you should contact PEBA six months prior to your 60th birthday to request a retirement application.

You should also maintain a current address with PEBA.

Retirement checks

Monthly annuity payments are directly deposited into your bank account on the last business day of each month. Electronic distribution of monthly benefit payments reduces risks to both recipients and the state, as well as reduces costs to the retirement plans.

You may add or change your direct deposit information any time by logging into PEBA's secure, online system, [Member Access](#) or by completing a [Direct Deposit Authorization](#) (Form 7204).

Learn more

- Go to www.peba.sc.gov or contact PEBA at 803.737.6800 or 888.260.9430.
- Visit PEBA at 202 Arbor Lake Drive, Columbia, SC 29223.