

PERS

August 2006

“PROVIDING BENEFITS FOR LIFE”

LOOKING FORWARD

PUBLIC EMPLOYEES' RETIREMENT SYSTEM OF MISSISSIPPI
429 Mississippi Street, Jackson, MS 39201-1005

Legislation minimal involving PERS

Only a handful of bills involving the Public Employees' Retirement System were approved during the 2006 session of the Mississippi Legislature.

Bills that could have a direct effect on some PERS members are Senate Bill 2583, involving constables, and House Bill 2581, involving contract workers.

Senate Bill 2583 concerns constables who have elected to make payments covering delinquent employer and employee contributions to receive credit for past service. The legislation extends the deadline for making the payments until April 15, 2007. Failure to pay the delinquent contributions by the deadline will result in forfeiture of service credit.

House Bill 2581 requires state agencies to provide information concerning contract workers with annual budget requests. Information required includes whether

contract workers are PERS retirees.

Other 2006 legislation involving PERS:

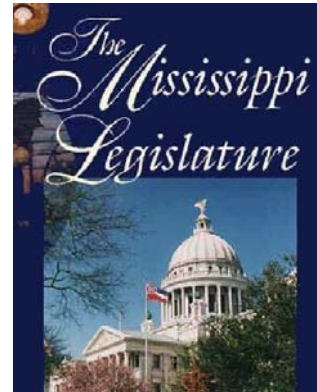
House Bill 1582 provides PERS funding for the fiscal year beginning July 1, 2006. The bill gives PERS five new full-time positions and one new part-time position to meet the growing needs of members and retirees.

House Bill 392 clarifies the manner in which funds received by PERS last year from a settlement payment from MCI will be used as a credit against the 1% increase in the employer contribution rate for state agencies, Institutions of Higher Learning, community colleges, and school districts only.

Senate Bill 2589 involves the transfer of the balance of the MCI funds to the Budget Contingency Fund.

House Bill 1696 appropriates funding to the Department of Public Safety to correct an administrative error regarding the payment of salary to a former employee.

House Bill 1552



appropriates funding for payment of benefits to the lone remaining member of the former Teachers' Retirement System.

House Bill 1112, creating the Uniform Prudent Investor Act, provides that PERS Board members adhere to the Prudent Investor Standard in the investment of Plan assets.

Senate Bill 2323 clarifies that PERS may invest in a separate account managed by a Securities and Exchange Commission-registered investment advisory firm retained as an investment manager by the PERS Board or in a limited partnership or commingled fund.



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Watch your mailbox for the Annual Statement

Annual Member Statements will be mailed prior to October 1, 2006, to all active and inactive members of PERS, the Mississippi Highway Safety Patrol Retirement System, and the Supplemental Legislative Retirement Plan who had account balances as of June 30, 2006. Separate

statements for each of the three systems will provide member account information.

Information on the statement includes each member's account balance, years of service credit, and designated beneficiaries as of June 30, 2006.

Estimates of service retirement benefits under

the Maximum Option will be provided for members within four years of retirement eligibility.



Review your Annual Member Statement soon!

Tomorrow's Forecast – Sunny? Cloudy? Chance of rain?

Predicting the weather is no easy task. In fact, forecasting future conditions is a tough job in any environment.

In a retirement program like PERS, we also make predictions. And, as you can imagine, as we look years into the future and try to forecast and make predictions, it becomes more and more difficult. While we don't have Doppler radar systems and satellite imagery, pension plan trustees, staff, and consultants make use of other tools like annual actuarial valuations, projection models, experience studies, and asset liability studies. These studies help the PERS Board analyze what's happened in the past, measure where we are today, and anticipate where we will be in the future. All of this, of course, is based on assumptions about future investment returns, salary increases, how soon employees will retire, how long they will live, and other important criteria.

Recent studies show ever-changing weather patterns for PERS:

Past – mostly sunny, high in the 90's, followed by severe thunderstorms in 2001 – 2003

After a number of years of outstanding investment returns, PERS experienced three years of returns that fell well below 8%, the rate of return that is required by the actuary to meet the expectations for the established level of funding. PERS has experienced positive investment returns in excess of 8% since 2004 and the returns are

expected to continue to meet this required rate; however, it will take time and continued market improvements for the System to make a full recovery.

Benefit improvements intended to ensure adequate income replacement in retirement were enacted for active and retired members.

Present – fair, clearing skies

Two years of investment returns greater than the 8% assumed rate have occurred. The return for FY 2004 was 14.6%, for FY 2005 it was 9.8%, and for FY 2006 it was over 10% (final report not yet completed).

The market value of assets of the Retirement System is almost \$18.8 billion as of June 30, 2006. The System has over 72% of the funds required for each dollar owed in liabilities.

Future – mostly sunny, chance of showers

Current investment returns appear to be solid, and PERS exceeded the 8% assumed rate for FY 2006; however, PERS is still recovering from the negative returns that occurred in the 2001-2003 time frame and may, as a result, see a temporary decrease in its funded position.

To address the funding position and to help ensure the actuarial soundness of the System, the actuary recommended an increase in the employer contribution rate which is scheduled to be phased in over the next four years.

PERS' funding condition will



Executive Director's Column by Pat Robertson

improve over time provided the investment returns meet or exceed the 8% assumed rate and no changes are made to the benefit provisions that would increase the System's liabilities.

Unpredictable factors affect the status of the System – early retirements, longer life expectancy, and other variable dynamics such as the erratic financial market.

The financial market volatility of the last few years has served to reinforce the importance of trying to anticipate the future as much as possible. But as with the weather, unexpected events are sure to take place over any extended time period. You may rest assured, however, that the PERS Board of Trustees and staff will continue to work diligently to ensure that PERS will remain financially sound and that we will deliver on the promise to help provide a secure retirement for our current and future retirees in the face of those uncertain weather conditions.

As always, I welcome your questions, comments, and suggestions about your Retirement System.

Don't let a disaster wipe out your important documents

If you're like most people, you have your important papers — mortgage or lease, birth certificates, medical and military records, insurance policies, and wills — in a drawer somewhere or perhaps in a shoe box.

You know where they are and you can put your hands on them, if necessary. But how safe are these valuable documents in an emergency or disaster? Would they survive a fire or flood?

If you cannot answer "yes" to the last

An emergency evacuation box will protect your valuable documents. Keep it in a convenient location so you can grab it and go in an emergency.



question, you need something better — an emergency evacuation box that is sturdy enough to survive a disaster and easily transportable. It should be stored in a convenient location that will allow you to grab it and go if the need arises.

Items in the box should include:

- Negatives for irreplaceable personal photographs, protected in plastic sleeves.
- A list of emergency contacts that includes doctors, financial advisors, clergy, reputable repair contractors, and family members.
- Copies of important prescriptions for medicines and eyeglasses and copies of immunization records.
- Bank account, loan, credit card, driver's license, investment account, and Social Security numbers.

BOARD NEWS

John Mulholland and Thomas Lariviere join PERS Board

Two new members, John Mulholland of Brandon and Thomas J. Lariviere of Madison, have joined the PERS Board of Trustees, each elected to complete an unexpired term.

Mr. Mulholland, Deputy Director of the State Personnel Board, was elected as a State Employee Representative for a term ending June 30, 2008. He defeated Ray Balentine of Madison, Director of Intermodal Planning for the Department of Transportation, in a run-off election. They were the top two votegetters among 23 candidates in the first election.

“Maintaining the fiscal integrity of the Retirement System is my top priority,” Mr. Mulholland said.

Mr. Lariviere, Fire Chief for the City of Madison, was elected as the Municipal Representative for a term ending December 31, 2008. In the run-



John Mulholland



Thomas J. Lariviere

off election, he defeated Eddie R. Myers, Director of Administration and City Clerk for the City of Hattiesburg. They received the most votes among five candidates in the first election.

“I have seen an increasing challenge to find young people who want to go into public safety,” Mr. Lariviere said. “One of the best things we have to offer is the Retirement System.”

Dr. Childress elected Chairman

Dr. Lee Childress, Superintendent of Corinth public schools, has been elected chairman of the PERS Board for the fiscal year beginning July 1, 2006. He has served on the Board since 1999 representing public school and community college employees.



Dr. Lee Childress

“My goal is to maintain a strong Retirement System to provide benefits to the members and to maintain the fiscal integrity of the Retirement System,” Dr. Childress said.

State employees will elect a Board member this year

The Public Employees’ Retirement System is conducting an election this year for a position on the PERS Board of Trustees representing state employees. The election is for a six-year term beginning January 1, 2007.

Any employee of a state agency, state hospital, the state judiciary, the Legislature, or the Mississippi Highway Safety Patrol who has been a Retirement

Dates to Remember

September 5 — Ballots mailed to agencies
 October 5— Ballots returned to PERS
 October 6 — Ballots counted

System member for at least 10 years was eligible to qualify for the position by

filing petitions signed by at least 25 state employees who are PERS members.

Ballots will be mailed to agencies September 5, 2006. The deadline for returning ballots to PERS is 5 p.m. Thursday, October 5, 2006.

If no candidate receives a majority of votes cast, a run-off will be held between the top two votegetters.

Social Security benefits depend upon retirement age and year of birth

Anyone who works and contributes to Social Security for at least 10 years may begin receiving a reduced Social Security benefit at age 62. The age for full benefits varies depending on the year of your birth. It is:

- Age 65 if you were born in 1937 or earlier.
- Between age 65 and 66 if you were born between 1938 and 1942.
- Age 66 if you were born between 1943 and 1954.
- Between age 66 and 67 if you were

The Social Security website at www.ssa.gov has an estimate calculator for future benefits.

- born between 1955 and 1959.
 - Age 67 if you were born in 1960 or later.
- If you begin receiving benefits earlier than the age for full benefits, you will receive a reduced benefit.
- If you are eligible for full benefits at

age 65, the reduction is 6.67% if you begin receiving benefits at age 64, 13.33% at age 63, and 20% at age 62.

- If you are eligible for full benefits at age 66, the reduction is 6.67% if you begin receiving benefits at age 65, 13.33% at age 64, 20% at age 63, and 25% at age 62.
- If you are eligible for full benefits at age 67, the reduction is 6.67% if you begin receiving benefits at age 66, 13.33% at age 65, 20% at age 64, 25% at age 63, and 30% at age 62.

Changes assist Deferred Comp participants

The PERS Board of Trustees, PERS staff, and Systematized Benefits Administrator (SBA), the third-party administrator for the Mississippi Deferred Compensation Plan & Trust (MDCPT), are constantly searching for ways to help make the investing and retirement-planning experience through Deferred Comp easier and more effective.

Recently, the PERS Board approved the following enhancements to assist participants with asset allocation decisions, retirement readiness and account aggregation.

ASSET ALLOCATION HELP

Lifecycle/Target Maturity Funds provide participants with investment options that are pre-packaged, diversified portfolios. Participants simply select the portfolio that tracks most closely with the year they plan to retire or achieve their goals. Generally speaking, the closer the participant is to a goal date, the more conservative the investment choices should become. But if the goal date is many years in the future, a participant will probably be able to ride out short-term market highs and lows to achieve higher long-term returns by investing more aggressively.

An Allocation Mentor will help participants understand their own risk tolerance. Participants will learn what type of investors they are through



completion of a questionnaire and a meeting with an SBA representative.

Participants will then be presented with a worksheet and five model asset allocation portfolios to help in deciding how assets should be allocated within MDCPT. As the graph at the bottom left of this page illustrates, an asset allocation is a very important factor in determining the return for a portfolio.

RETIREMENT READINESS

Retirement Readiness Financial Analysis employs a visual presentation using simple-to-understand information and serious calculation power to sort out financial resources. By sitting down with a MDCPT/SBA representative and answering a few questions, participants

can learn important lessons for investing, including:

- The cost of waiting.
- The power of tax-deferred savings.
- The need to plan for retirement.
- Estimating Social Security benefits.
- Comparing retirement income needs with income sources.
- Review of information on contributions and catch-up opportunities available to MDCPT participants.

ACCOUNT AGGREGATION

Accountgateway is a program to consolidate all online accounts — checking, online memberships, bills, frequent flyer miles, credit cards, mutual funds, brokerage accounts, retirement plans — into a single account.

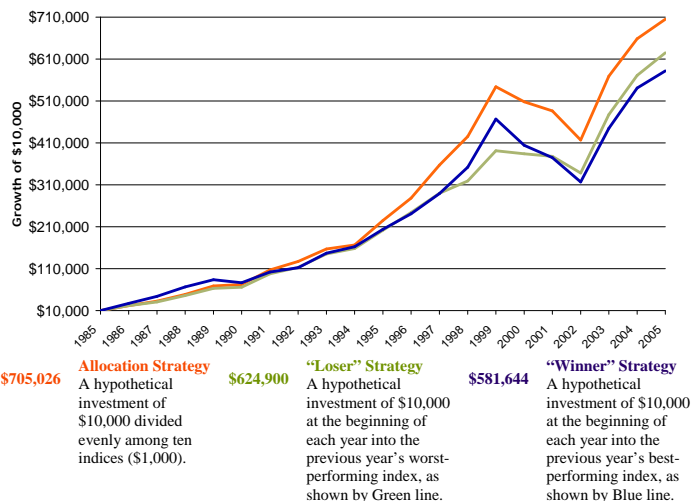
Account aggregation — consolidation of online accounts — has become the financial management tool of choice for web-savvy investors. It allows individuals to set up an account by pulling together data from other online accounts to create a customized “snapshot” page of selected electronic business relationships.

The Mississippi Deferred Compensation Plan & Trust is a supplemental retirement savings plan, with participation available to all PERS members. For information, contact SBA by calling 1-800-846-4551 (toll free) or (601) 969-2064 from the Jackson area.

Asset Allocation Impact

\$10,000 invested each year for 20 years (1986 - 2005)

Assumes all initial investments are held throughout the remainder of the 20-year period.



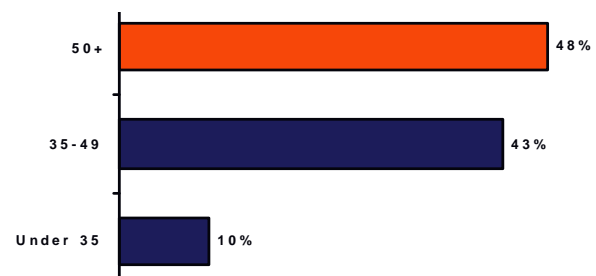
The graph above shows the possible impact of a hypothetical asset allocation investment strategy.

A significant percentage of participants will reach retirement age in the next 10-15 years



Nearly half of all PERS Deferred Comp participants are 50 and above

Age Distribution of Mississippi Deferred Comp participants



With PERS members eligible to retire at age 60 with at least four years of service credit or at any age with at least 25 years of creditable service, a large percentage of Deferred Comp participants will be retirement eligible within the next decade.

Members may attend educational sessions during the day or evening

Retirement System members who would like to obtain information about their benefits and retirement have several options. They can attend Pre-Retirement Education seminars during the day, After Hours sessions in the evening, FOCUS sessions at the PERS Office, or their agencies can request a PERS on the Move session at the agency’s office.

There is no charge to attend any educational sessions conducted by PERS.

PERS schedules Pre-Retirement Education sessions and After Hours sessions at convenient locations throughout the state (refer to the schedules on this page).

PRE-RETIREMENT EDUCATION seminars are full-day sessions which begin at 8:30 a.m. Seminar speakers address topics of importance relating to:

- Estate Planning
- Social Security Benefits
- Adjusting to Retirement
- Fundamentals of Investing and the Opportunities and Options available through the Mississippi Deferred Compensation Plan & Trust
- Benefits and options available through the Public Employees’ Retirement System

Schedules for Pre-Retirement Seminars are posted on the PERS website at www.pers.state.ms.us. The schedule shows whether seminars are full.

Members may fill out registration forms online and file them with PERS or download the form to be faxed or mailed to PERS, and can expect to receive confirmation and admission letters by mail within 30 days. Due to limited seating, **only members who register and receive confirmation may attend Pre-Retirement Seminars.**

AFTER HOURS sessions provide members with information concerning their PERS benefits, the Mississippi Deferred Compensation Plan & Trust, and estate planning. Unlike the Pre-Retirement Education seminars, **registration is not required for After Hours sessions.** Any PERS member is eligible to attend After Hours sessions along with a spouse or other guest.

FOCUS sessions provide comprehensive information on benefits and options available to members and the retirement

2006 PRE-RETIREMENT EDUCATION SEMINARS
8:30 A.M. – 4:30 P.M.

DATE	LOCATION	DATE	LOCATION
August 16	Tupelo	October 11	Starkville
August 30	Cleveland	October 25	Summit
September 12	Ocean Springs	November 8	Clarksdale
September 26	Vicksburg	November 15	Hattiesburg
September 28	Meridian	December 6	Grenada
October 4	Richland	December 13	Oxford

2006 AFTER HOURS
6 – 9 P.M.

DATE	LOCATION
August 17	West Marion High School Library 2 West Marion Street, Foxworth
October 26	Forrest County Multi Purpose Center MSU Extension Services Facility 962 Sullivan Dr., Hattiesburg

process. FOCUS sessions begin at 9:30 a.m. and are held on Tuesdays. To register, log on to the PERS website or call the PERS office at 1-800-444-7377 (toll free) or 601-359-3589 (from the Jackson area).

PERS ON THE MOVE sessions are held on-site at agencies throughout the state. PERS staff provides information and responds to questions. Any PERS-covered agency may contact PERS to schedule a session.



AMY CARRUTH

Jim Nettles retires as PREP Director

Jim Nettles, Director of the PERS Pre-Retirement Education Program (PREP), retired June 1, 2006. Amy Carruth has joined PERS as his successor.

Mr. Nettles had been employed by PERS since December 1, 1989. He served as PERS’ Southern District Field Representative before being promoted to PREP Director.



JIM NETTLES

PERS benefit formula rewards long-time members

Benefit enhancements proposed by the Public Employees' Retirement System Board of Trustees and adopted by the Mississippi Legislature in 1999 are beneficial for everyone who retires from PERS. But the enhancements are especially beneficial to long-time members who retire with more than 25 years of creditable service.

For retirees who choose the Maximum Option, the PERS annual benefit formula provides:

- Two (2) percent of Average Compensation for each of the first 25 years of creditable service, plus
- Two and a half (2½) percent for each year of creditable service after 25 years

Thus, four years of creditable service after 25 years is equal to five years prior to 25 years.

Since the Annual Benefit Adjustment (COLA or 13th check) is based upon base benefits, it too is helped by the higher rate for years of creditable service after 25. Each year of employment after 25 years of creditable service increases base benefits by 2½ percent and thus, the COLA automatically increases by 2½ percent.

The chart below shows benefits under the Maximum Option, including a 3% compounded COLA, for the 5th, 10th, 15th and 20th year in retirement and cumulative benefits for:

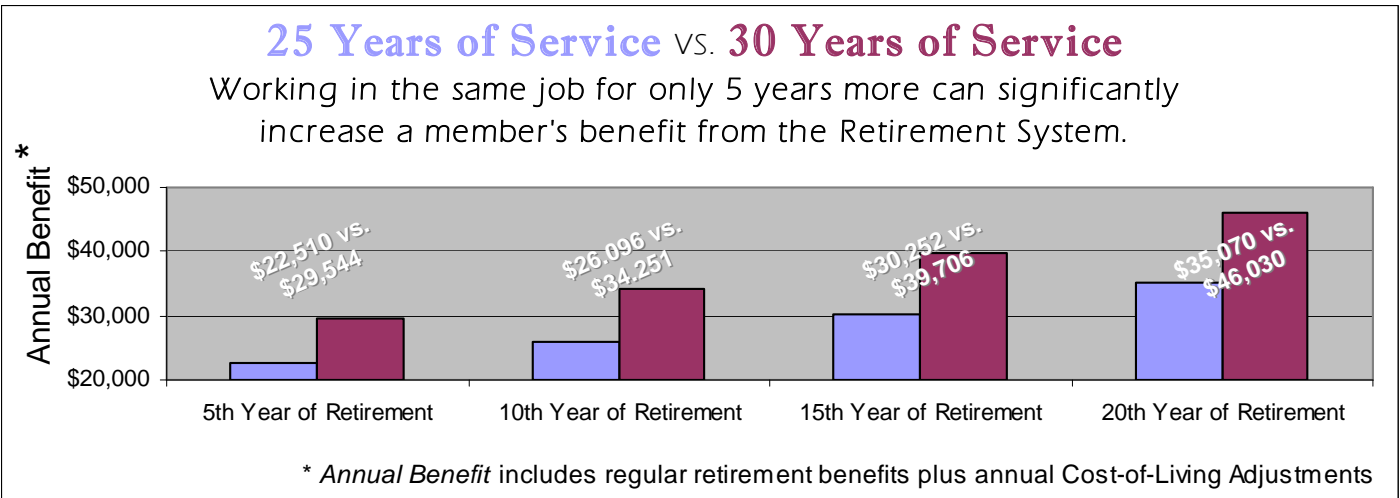
- A member who retires with 25 years

of creditable service and Average Compensation of \$40,000 (Base annual benefit of \$20,000), and

- The same member with 30 years of creditable service assuming a modest five (5) percent increase in Average Compensation (Base annual benefit of \$26,250)

As early as the fifth year of retirement the retiree would see an annual benefit difference of over \$7,000 from having worked only five years longer.

The Benefit Estimate calculators on the PERS website have been improved to provide information concerning the Partial Lump Sum Option for members eligible to select a PLSO payment.



Employee contribution is your investment in a secure future

You're 22 years old, fresh out of college and starting a PERS-covered job. In that first meeting with the HR Director, you learn that 7.25% of your salary will be withheld from your paycheck each month for retirement.

Your reaction: "Why? I'm not planning on retiring anytime soon. I could sure use that money for other things." You're not even thinking about retirement; it seems so far off in the future.

But if you remain in the Retirement System until retirement, you will find that your employee contribution is one of the best investments you ever made. For one thing, **PERS membership offers more than just service retirement**, a lot more.

What if something happens to you

before you reach retirement? What if you're injured and cannot continue working? If you die, who will provide for your family?

...there is more to your PERS membership than just service retirement...

As a member of PERS, you qualify for duty-related disability and death benefits on your first day of employment. For non-duty related disability and death benefits, you qualify with only four years of service credit.

"But, what if I leave my job before retirement and my new employment is not with a covered agency? What happens to the money I contributed to

the Retirement System?"

Rest assured that you will never lose your contributions. If you leave covered employment prior to retirement eligibility you may choose to receive a refund of your contributions with interest. If you think you might return to covered employment at a later date, you may leave your contributions with the Retirement System and maintain the service credit you have earned while continuing to earn interest, knowing that you could file for a refund at any time.

When you're still young, retirement might not be "right around the corner," but it's closer than you think. Along with Social Security and any other retirement savings you might have, such as Deferred Compensation, PERS is your ticket to a secure future.

FAQ — Frequently asked questions from PERS members



Do you have a question about your benefits? Call PERS toll-free at 1-800-444-7377 or (601) 359-3589 between 8 a.m.

and 5 p.m. Monday through Friday.

You may also visit the PERS website at www.pers.state.ms.us where many of the most frequently asked questions are answered. If you don't find an answer to your question, you may e-mail the question to msperts@pers.state.ms.us. You will receive a prompt response.

Can I receive service credit for my unused leave?

The State Leave Law and PERS Law allow service credit to be awarded to a vested PERS member upon

retirement for **unused and uncompensated** personal (vacation) and major medical (sick) leave accumulated under a lawful leave policy. Members must have terminated covered employment on or after July 1, 1984, to receive unused leave credit, which must be certified by the employer on PERS Form 18. Refer to the table below to convert unused leave (days or hours) to retirement credit.

I will retire within the next several years. Which is the best option?

There is no "best" option. What is best for one retiree will not necessarily be best for another retiree.

Because each retiree has different needs, PERS offers retirees six options in addition to the Partial Lump Sum Option that can be chosen in conjunction with another option by qualified retirees.

Prior to your retirement, you should study the options available and make the decision that is best for you and your family. PERS will provide you with an estimate of benefits under each option, but you must decide which option will best meet your needs.

UNUSED LEAVE CONVERSION			
15 days (120 hours)	to	77 days (623 hours)	equals 0.25 (¼) year
78 days (624 hours)	to	140 days (1,127 hours)	equals 0.50 (½) year
141 days (1,128 hours)	to	203 days (1,631 hours)	equals 0.75 (¾) year
204 days (1,632 hours)	to	266 days (2,135 hours)	equals 1.00 year
Add 0.25 (¼) year for each additional 63 days or 504 hours			

Consider an Advanced Application if you are eligible to retire

Members of the Public Employees' Retirement System, the Mississippi Highway Safety Patrol Retirement System (MHSPRS) and the Supplemental Legislative Retirement Plan (SLRP) should consider the benefits of filing an Advanced Application.

An Advanced Application, PERS Form 16, may be downloaded from the Forms Library on the PERS website (www.pers.state.ms.us) or may be obtained by contacting PERS.

Filing an Advanced Application allows a member to predetermine how benefits will be paid in the event of the member's death before retirement. Members are not locked into the terms of the Advanced Application. The option selected and the designated beneficiary or beneficiaries may be changed at any time prior to retirement by filing an updated Advanced Application.

Without an Advanced Application on file with PERS, benefit payments in the event of death before retirement are based upon retirement law, which may or may not reflect the member's wishes. This may be especially true of a member

who has no spouse or dependent children.

If a member eligible to retire dies before retirement without filing an Advanced Application, monthly benefits would be paid to the member's spouse (if married at least one year) and/or dependent children. But if the member has no eligible spouse and/or dependent

children, a lump sum, rather than a monthly benefit, would be paid to the beneficiary(ies) on file with PERS.

If eligible for the Partial Lump Sum Option, a member may designate on the Advanced Application that his or her beneficiary should receive a Partial Lump Sum in the event of the member's death before retirement.

To file an Advanced Application, a member must provide a copy of his or her birth certificate, the birth certificate of the beneficiary(ies) and Social Security numbers for the member and beneficiary(ies). **The Advanced Application must be on file in the office of PERS prior to the member's death.**

PERS and SLRP members are eligible to retire with four years of service credit at age 60 or with 25 years of creditable service at any age. MHSPRS members are eligible to retire at age 55 with at least five years of service credit, at age 45 with at least 20 years of creditable service or at any age with at least 25 years of creditable service.

Retirement System members who might benefit from filing Advanced Applications

- Members who do not have spouses or dependent children
- Members who have been married for less than one year.
- Members who want to ensure that a grown child receives monthly benefits.
- Members separated (but not yet divorced) who want to provide benefits for someone other than the spouse.
- Members who would like to designate organizations as beneficiary.

State parks deliver more bang for your vacation buck

With the price of gasoline making a cross-country trip by auto prohibitive, Mississippians should consider the advantages of vacationing near home this summer. One of the best values for a family getaway is Mississippi's state parks.

The Mississippi Department of Wildlife, Fisheries & Parks maintains 24 parks throughout the state, from the Gulf Coast (Buccaneer State Park in Waveland and Shepard State Park in Gautier), to extreme northern Mississippi (J.P. Coleman State Park in Iuka). **Refer to the map on the right for locations of state parks.**

Activities at the parks include fishing, swimming, boating, camping, golf and tennis. Eighteen of the parks have cabins and/or motels for overnight guests at reasonable rates.

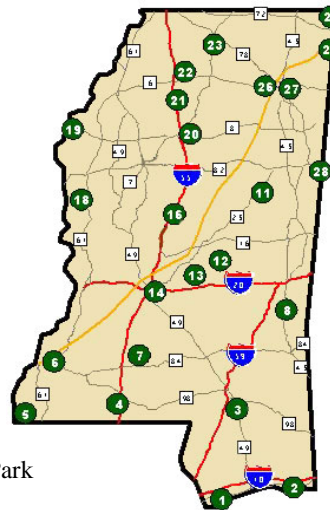
For cabin reservations, contact the park. A list of parks with cabins and/or motels and telephone numbers is available on the Wildlife Fisheries & Parks website at www.mdwfp.com. Click on "Parks" at the top of the home page.

If you plan to visit a park in South Mississippi, call first for information about the availability of facilities and accommodations.



A family of four can rent the cabin in the photo on the left at Tombigbee State Park near Tupelo for \$50 a night weekdays and \$60 on weekends. The photo on the right illustrates the type of accommodations available at state park cabins. Cabins include bedroom, kitchen and dining areas.

1. Buccaneer State Park
2. Shepard State Park
3. Paul B. Johnson State Park
4. Percy Quin State Park
5. Clark Creek Natural Area
6. Natchez State Park
7. Lake Lincoln State Park
8. Clarkco State Park
11. Legion State Park
12. Golden Memorial State Park
13. Roosevelt State Park
14. Lefleur's Bluff State Park



16. Holmes County State Park
18. Leroy Percy State Park
19. Great River Road State Park
20. Hugh White State Park
21. George P. Cossar State Park
22. John Kyle State Park
23. Wall Doxey State Park
24. Tishomingo State Park
25. J P Coleman State Park
26. Trace State Park
27. Tombigbee State Park
28. Lake Lowndes State Park

**429 Mississippi Street
Jackson, Mississippi 39201-1005**

Phone
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"Providing Benefits for Life"

PERS

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