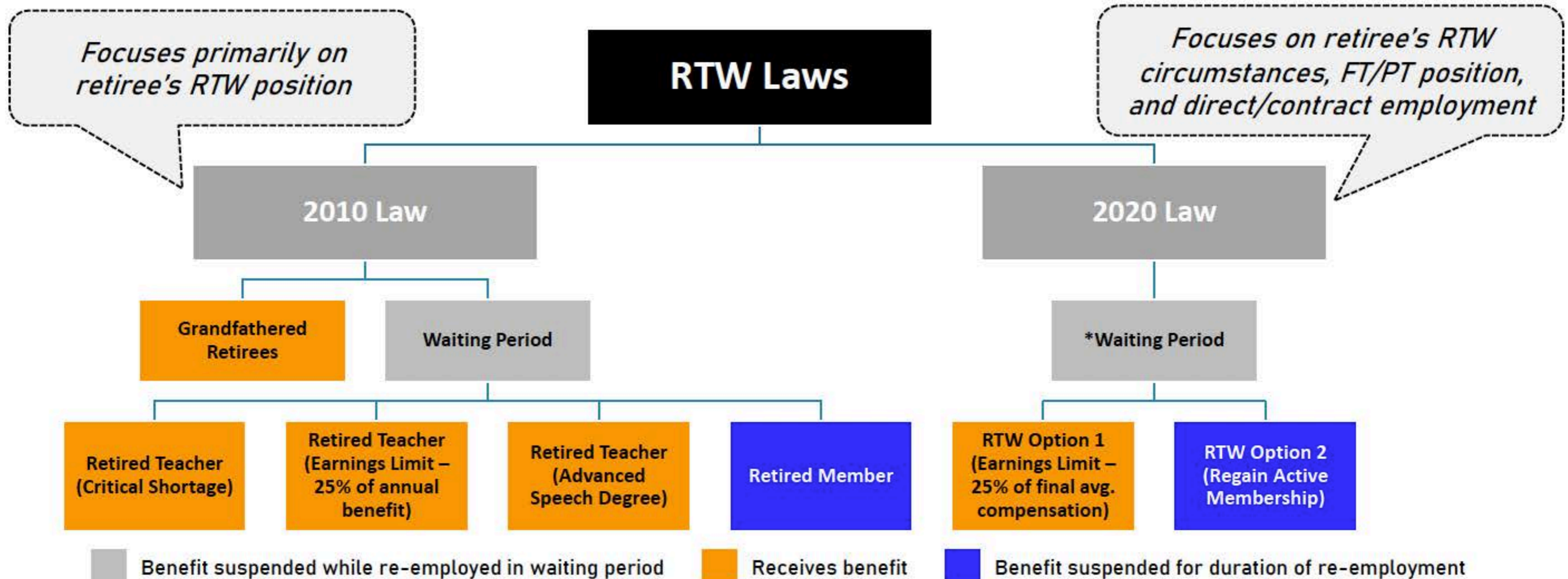


RTW: 2010 and 2020 Laws at a Glance



**Retirees under RTW Option 2 earn service credit during the 12-month waiting period.*