

Working Post Retirement

Public Sector - Superannuation

- You cannot work more than 1,200 hours in a calendar year.
- The total earnings you are allowed to make is limited to the difference between the salary that is currently being paid for the job you retired from and what you are collecting in retirement.
- After one full calendar year of retirement, you can add an additional \$15,000.00 to the difference.

Once you reach one of those limitations, you must stop working or you will be considered an over-earner.

Working Post Retirement

Public Sector - Disability

- You cannot work more than 1,200 hours in a calendar year.
- The total earnings you are allowed to make is limited to the difference between the salary that you would have been earning had you never retired to begin with and what you are collecting in retirement plus an additional \$15,000.00.

Once you reach one of those limitations, you must stop working or you will be considered an over-earner. You can use the following link to get an estimate to what you can earn while on a disability retirement:

<http://www.mass.gov/perac/employ-retirees-survivors/disability-retire/earned-income-worksheet.html>

Working Post Retirement

Private Sector

- If you retired under a Superannuation Retirement, there are no limits to how many hours you can work or the amount of money you can earn.
- If you retired under a Disability Retirement, you are limited to the total earnings between the salary that you would have been earning had you never retired to begin with and what you are collecting in retirement plus an additional \$15,000.00.