

## About the MRT

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# Municipal Retirement TRUST

The commitment you expect,  
the security you deserve.

**The Municipal Retirement Trust (“MRT”)** is a unique pension plan option among Pennsylvania’s municipal government associations. The MRT is a multiemployer pension trust. It is a full-service centralized pension program that specializes exclusively in Pennsylvania municipal pensions. Its primary goals are to offer superior customer service; sound and timely administration and consulting; affordable fee structures; and proven investment performance over time. The MRT accomplishes this by contracting with some of the most highly regarded and experienced pension service providers in Pennsylvania – available to MRT clients through this consolidated program.

The MRT has been providing this type of bundled services offering for 50 years. The MRT was established by the Board of Directors of the Pennsylvania State Association of Boroughs in the early 1970s to provide a means for member boroughs, regardless of pension asset size, to gain access to a range of pension services through one centralized source by pooling their resources to maximize their buying power. The Trust was founded in 1972 with a few charter members and a modest sum in assets. Today, the MRT provides municipal pension planning services to 170 municipal entities comprising 246 pension plans and over \$320 million in assets under Trust management.

In addition to boroughs, these services are now available to other municipal government entities within Pennsylvania, such as townships, cities, authorities, councils of governments, and regionalized police departments.

The MRT offers:

- Access to first-class investments.

- A full menu of contemporary advisory and administrative services.
- Complete actuarial services.
- Competent, experienced, and highly professional service providers / advisors.
- An affordable fee structure for all services.

As stated earlier, the MRT offers its clients an all-inclusive pension platform via a team of highly competent companies that provide all necessary pension services through one centralized source, supervised by the PSAB Board and its Trustees.

**Investment Services** are provided by Morgan-Stanley Greystone of Wyomissing, PA.

**Administrative & Pension Plan Consulting Services** are provided by Thomas J. Anderson and Associates of West Chester, PA.

**Actuarial Services (optional)** are provided by Beyer Barber Company of Allentown, PA.

**Investment Options:** MRT clients can invest in a Balanced Fund which offers a moderate blend of domestic stocks, foreign stocks, real estate, and high-quality bonds. There is also a Fixed Fund that is very conservative and only invests in fixed investment instruments such as high-quality bonds. For more detailed information on these investment options, please call or email our client services representatives, listed on the "[Contact Us](#)" page.

**Administrative Services and Advice:** As part of the complete package of pension services, MRT clients also benefit from an inclusive menu of administrative and actuarial services generally required to adequately meet their pension administrative needs. These services are provided at a reduced cost through participation in the Trust and the MRT's partnership with these highly reputable service providers (listed above).

The MRT staff and all our service providers pride ourselves on our excellent customer service, timely advice, and experienced consulting. Whether it is a complicated plan change, a complicated circumstance, or just a quick question, we are always here to help – we are just a phone call away.

***Have questions, just want to know more? We've got answers...***

***To find out more about the Municipal Retirement Trust*** and how it may benefit your specific pension needs, go to the "[Contact Us](#)" page and request more information.