



CHECKLIST: APPLYING FOR RETIREMENT

So you've decided to retire. What do you need to do?

- 1 Review your Estimate of Benefits** – This will give you an idea of how much your pension will be.
- 2 Read through the Service Retirement Guide** – This handy guide answers everything you need to know about retiring with SERS.
- 3 Notify your employer** – You will need to formally inform your employer of your plans to retire. If you are on your employer's health care plan, you also will need to find out when your coverage will end.
- 4 Complete the application** – Use the checklist below to make sure you have provided all the necessary information and paperwork for SERS to process your application.

BE SURE TO COMPLETE THE FOLLOWING ON YOUR **SERVICE RETIREMENT APPLICATION**:

- Fill out your personal and contact information.
- Choose a retirement date. Remember, your retirement must start on the first of the month following your last day of service. If you are unsure of your last day of service, you may want to contact your employer.
- Choose a plan of payment. Remember, you can only choose one.
- Select a beneficiary. If you choose a plan of payment that allows for joint beneficiaries, call us to request a joint beneficiaries form.
- Complete the Health Care Application / Waiver.
 - If you are taking SERS health care coverage, did you choose a health care plan?
 - If you are not taking our coverage, did you sign the waiver?
- Complete the mandatory Direct Deposit Form and attach a voided check. If you do not have personal checks, we will accept a form from your bank that includes your account information; the form must contain the bank's letterhead.
- Complete the Partial Lump Sum Option Payment (PLOP) section.
- Include the applicable documents from this list:
 - Copy of birth certificates for:
 - Yourself
 - Spouse (if selecting Joint Survivor Plan A, C, D, or F) – Non-spouse beneficiary (if selecting Joint Survivor Plan C, D, or F)
 - Spouse and dependents to be covered by SERS' health care
 - Copy of your marriage certificate (if applicable)
 - A complete copy of your divorce decree including any separation agreement, if your current marital status is divorced
 - Copy of Medicare cards for yourself and your spouse (if applicable)
- If you are married, your spouse will need to sign the Spousal Consent if:
 - You are selecting Plan B, C, E, or F
 - You are selecting a PLOP
 - You are naming someone else as your beneficiary
- Review your application and be sure to sign where necessary.
- Enjoy your retirement!

Note: Failure to submit a complete application, with required documents, will delay the retirement process.

School Employees Retirement System of Ohio

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