# LASERS | READY TO RETIRE CHECKLIST

## 12-18 MONTHS AWAY FROM RETIREMENT:

- [ ] Finalize any **purchases** or **transfers** of time to have included in your retirement benefits.
- [ ] Review the **Retirement Readiness Planner** on the LASERS website.
- [ ] Attend a **Pre-Retirement Education Seminar (PREP)** workshop
- [ ] Obtain an **estimate of benefits** by making an appointment with a LASERS representative or by mail using *Form 05-01: Request for Retirement Estimate*

## 6 MONTHS AWAY FROM RETIREMENT:

- [ ] **File a retirement application with your Human Resources office.**
  You will need:
  - A copy of your birth certificate
  - A copy of your Social Security card
  - A copy of the birth certificate of your beneficiary
  - A copy of the Social Security card of your beneficiary
  - A copy of your marriage license, if Option 4A is selected
  - A Judgment of Divorce, if applicable
  - A copy of your death certificate of spouse, if applicable

*You may submit these documents to LASERS at any time during your career.*
*They will be held in your file at LASERS until you are ready to retire.*

## ADDITIONAL FORMS TO COMPLETE:

- [ ] Form 04-05: Authorization for Direct Deposit
- [ ] Form 06-02: Insurance Premium Deduction Authorization, if applicable (available to agency reps)
- [ ] Form W4-P: Withholding Certificate for Pension and Annuity Payments
- [ ] Form 04-04: Spousal Consent Form, if applicable

***Please Note:*** *Any forms requiring* ***agency certification*** *are not directly available to members. You* ***must*** *contact your Human Resources representative for assistance in completing these forms.*

## WHAT TO EXPECT AS AN APPLICANT FOR RETIREMENT

LASERS will issue a notification to you when your application is received.

A delay in submission of retirement documents will delay your retirement benefit.

Your first retirement check should be issued within 45 days of the effective date of your retirement, provided all required documentation has been received.

Your first retirement check will be mailed to your home address. Future checks should be directly deposited to your financial institution.

If you selected an IBO, 80% of the IBO amount will be transferred to Empower Retirement shortly after the effective date of your retirement, provided all required documents are received, and the balance will be transferred once your retirement has been finalized; approximately 3 months after your retirement date.

You must pay your insurance premiums directly through your Human Resource office until deductions from your retirement check are activated (generally 2-4 months).

## WE'RE HERE TO HELP.

**LASERS representatives are available to assist you Monday – Friday, 8:00 a.m. – 4:30 p.m.**

### PHONE

**Local**: 225.922.0600
**Toll-free:** 800.256.3000
**Fax**: 225.935.2856

### EMAIL

**Email AskLASERS at**
lasersonline.org/ask-lasers/member

### ADDRESS

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